

THE TENNESSEE BANKER

November/December 2016 • Volume 105 • Number 6

MEMBER FEATURE

Regions Bank's

Ronnie Smith

PAGE 16

**TBA's Tim Amos on the
importance of stopping
elder financial exploitation**

PAGE 8

**Women in Banking
event recap**

PAGE 22

*It was the night before Christmas and all 'cross the state
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IN THIS ISSUE

November/December 2016 | Volume CIV | Number 6

16

- 16** **RONNIE SMITH**
Regions Bank's Ronnie Smith:
Building on foundation
through continuous
improvement



22

- 22** **WOMEN IN BANKING
EVENT RECAP**
Bankers hear inspirational
message at inaugural event



- 30** **2016 YEAR IN REVIEW**
How TBA's government
relations, education
and communication efforts
elevate your membership
benefits



30

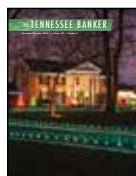
- 46** **LEADERSHIP LUNCHEONS
EVENT RECAP**
Luncheons unite bankers and
legislators at seven stops
across the state



46

MORE IN THIS ISSUE

- 6** From the Executive Office—Colin Barrett: *Legislative success through banker engagement*
- 7** TBA Online
- 8** On the Hill—Tim Amos: *Stopping elder financial exploitation*
- 10** From the Commissioner—Greg Gonzales: *TDFI works on efficiency, regulatory goals for 2017*
- 12** ABA Washington Update—Rob Nichols: *Dodd-Frank's price tag*
- 14** ICBA COLUMN—Karen Thomas: *Enough is enough!*
- 26** Credit Conference takes place February 7 & 8
- 28** Q&A with Tina Cline, Chairman, Credit Committee
- 34** Compliance Conference attendees learn steps to build a compliance culture
- 38** TBA Endorsed Partner—Pem Guerry, SIGNiX: *E-Signatures—embrace the opportunity and reduce the risk*
- 40** TBA Endorsed Partner—Dimitris Rousseas, Compliance Alliance: *ADA and the bank's website*
- 42** TBA Endorsed Partner—Edward J. Gentry, CRA Partners: *CRA Partners is there every step of the way, from participation through examination*
- 44** Banker to Banker—Get Smart About Credit and financial literacy
- 52** Guest Column—Steve Sanders, CSI: *When it comes to cybersecurity and your bank, what do your customers think?*
- 54** TBA Tailgates: *It's football time in Tennessee*
- 56** Economy, technology trends highlighted at Bank Directors Retreat
- 58** Independent Bankers Division Convention examines community bank issues
- 62** *The Tennessee Banker* magazine Statement of Ownership
- 63** Welcome new associate members
- 64** People on the Move/Bank Notes/Community Corner
- 68** Employment Opportunities
- 70** From the Vault
- 71** TBA Professional Development Calendar



ON THE COVER

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

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Legislative success through banker engagement



COLIN BARRETT
President, Tennessee
Bankers Association

THREE THINGS TO DO

1.

Understand the issues we will be addressing in the state legislature by reading *This Week* and participating in bi-weekly Government Relations conference calls. To register for these calls, please contact Amy Heaslet at aheaslet@TNBankers.org.

2.

Register for the TBA Credit Conference. This largest gathering of Tennessee bankers is always a highlight of the year. For more information, contact Susan Taylor at staylor@TNBankers.org.

3.

Save money by taking advantage of the TBA Office Depot group purchasing program. This turnkey program can pay for the cost of your membership dues. For more information, contact Stacey Langford at slangford@TNBankers.org.

Few things are more rewarding to association professionals than passing beneficial legislation through the joint efforts of our lobbyists and members. Banking associations across the country, including here in Tennessee, have the best lobbyists in the industry bar none. They are smart, well-respected and engaged. Yet, regardless of their strengths, their successes are directly tied to the engagement of their members.

This past session, we built support for the approval of contentious legislation regarding condominium association liens thanks to the strong engagement of Tennessee bankers and the work of our great legislative team—General Counsel Tim Amos, Deputy Counsel Amy Heaslet, and Senior Vice President Stacey Langford. As for some background, Tennessee was one of 22 states on FHFA’s “watch list” for having adopted a uniform law that grants “super priority” status to condominium association liens for unpaid dues. Foreclosures have since occurred in several states where a condo association foreclosed for just a few thousand dollars in delinquent dues and the courts ruled that the foreclosure sale, which did not bring nearly enough to satisfy the mortgage lien, extinguished by law the lenders’ interest, leaving them with nothing. We did not want that to happen here.

Our legislative team, working with the TBA Bank Lawyers Committee and Government Relations Committee, drafted legislation to protect condo owners and lenders. It allowed condo associations to foreclose for delinquent dues and receive six month of dues owed up to 1 percent of the original loan amount. However, it provided that a first mortgage would not be extinguished if that happened. And in the event a lender forecloses, a condo association would receive a “payment preference” of six months of delinquent dues up to 1 percent of the original loan amount.

While we believed this to be fair, the Community Associations Institute (CAI), the Washington-based trade association for HOAs, strongly disagreed. For them, this legislation was much more than just a Tennessee issue. If our legislation to remove their “super priority” status passed, they feared the 21 other states with

similar laws might follow our lead. To stop our legislation, CAI embarked on a campaign to mislead lawmakers and condo owners. They flew in a representative from Washington to testify and hired a PR firm to place newspaper op-eds across the state claiming that our legislation would allow condo owners to live in their homes without paying their dues, forcing other owners to pay increased dues.

However, CAI knew that politics is also a numbers game. During floor debate, they had upwards of 50 constituents contacting each legislator.

Ultimately, our legislation passed the House by a vote of 88-4 and Senate by a vote of 26-0-5. With the help of our members, we were able to overcome the misleading information and constituent phone calls. Jim McCann, formerly the EVP and Director of Mortgage Lending at Avenue Bank in Nashville, testified on what the effect would be on mortgage lending if a lender’s lien remained at risk. His experience as a leader in the mortgage industry spoke to the real-life impact of this legislation. Further, state bankers associations from across the country answered the call for information about condo association lien laws in other states. And when the bill was up for a vote, bankers with personal relationships with their legislators were able to contact them on the floor to inform them of the importance of this vote. In many cases they were outnumbered significantly by HOA residents who had been provided misleading information, but the trust legislators have in their bankers overcame the number of opposing calls.

As we are just a few weeks away from the convening of the 110th Tennessee General Assembly, it is more important than ever that we have every Tennessee banker engaged. We already have a full legislative agenda that will include important topics such as elder exploitation and addressing legislation that would allow local governments to make loans with super priority status. These issues could be as challenging as the condo HOA legislation. And to address them successfully, we need every banker engaged. 🇺🇸

—Colin

TBA Online

We're on social media. Follow us for the latest in all TBA news, events, and much more.



tnbankers

October 13 at 12:37 p.m.

Today is the Tennessee Bankers Association's 126th birthday! The Association was established on October 13, 1890, in Memphis.



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TBA WEBINARS

Register for these webinars and more at TNBankers.org/calendar.

Recognizing & Responding to Elder Fraud: What Every Staff Member Should Know **November 17**

Elder fraud will be the fastest growing crime in the next ten years. If an abuser is successful in depleting a victim's account, your financial institution may become involved in litigation. This webinar will cover the warning signs and provide practical hands-on training methods that have worked for other financial institutions. It will focus on the types of transactions that allow abusers to gain financial control over senior citizens.

HR Series: Rewarding & Retaining the Best Employees **December 6**

Everyone wants to increase employee productivity and retention. But often, the two aren't in accord. Long-term employees can suffer from burn out, and top performers can get jaded by lack of recognition or reward. How do you keep staff energized and excited about doing the same job over and over for years? This webinar will examine new ideas in incentive and motivational programming and offer a host of best practices to bring back the mojo in your organization.

Branch Transformation: Strategies for Moving from Transaction Centers to Customer Engagement Centers **December 15**

Significant discussions are ongoing about the future of the physical branch. What compelling reason does a customer or prospect have to come into the branch in the first place? The key is engagement: creating reasons for customers and prospects to interact with the institution, both online and in person. Join this content-rich webinar to learn specific strategies for an engagement-driven branch service model that will integrate into and augment your virtual branch services.

Stopping elder financial exploitation



TIM AMOS

*Executive Vice President/
General Counsel,
Tennessee Bankers
Association*

As the percentage of the elderly population increases and the average life expectancy is now 89 years, more attention is focused on the needs of this population group. This group has not only become the target of criminal scams and activity—they control more assets—but, also they have become more vulnerable to undue influence or misappropriation by caregivers or family. Preventing the economic loss to this group has caught the attention of elder care advocacy groups, federal banking regulators, the U.S. Justice Department, and Tennessee state officials and legislators.

In 2014, the Tennessee legislative focus began in earnest with the creation of a study committee that was extended through 2016. The committee examined the processes and interactions among various state agencies that have responsibility for preventing elder exploitation including DHS, Adult Protective Services (APS), the Attorney General, TBI, and Department of Financial Institutions.

More recently, the legislature passed a special joint resolution that directed the Tennessee Commission on Aging and Disability (TCAD) to hold a series of roundtable discussions with financial institutions on the topic. TBA staff and bankers across the state participated in seven of these roundtables coinciding with TBA's August Membership Meetings.

Bankers' comments highlighted the many ways in which vulnerable adults are duped, coerced, and tricked into surrendering their funds, as well as being the subject of misappropriation, conversion, or simply theft by others. The discussions also revealed the desire bankers have to protect their customers from becoming victims. Bankers also expressed frustration in coordinating with state officials who have limited investigative resources and authority and the challenge to work around existing privacy and other regulatory restrictions.

TCAD compiled the results of the discussions and presented recommendations for

legislation to the Senate Health Committee in mid-October. The recommendations included a number of changes to help provide solutions to address the vulnerabilities. However, there is no magic solution, and many of the suggestions to better protect customers ultimately impose new burdens on banks.

Vulnerabilities fall into two broad categories—scams from external sources including telephone or internet and internal sources such as undue influence or misappropriation by caregivers or family members. Addressing these divergent sources will require multiple approaches. Expanding the role of APS is a possible first step. Under current law, exploitation is limited to misappropriation of government funds by a caregiver. Thus, APS can only investigate allegations of exploitation if they involve governmental funds. Broadening the definition of exploitation to nongovernmental funds could be helpful. Expanding the scope of APS to noncaregivers was not part of the discussion due to the limited state resources.

If APS does not address the external scams, then who does? Since these are crimes, it normally falls under the jurisdiction of local district attorneys or law enforcement, but resources are limited and investigating all scams is impossible. One approach is known as a "pause law" that would impose a great burden on banks but allow them to delay a monetary transfer for a period of time to give investigators time to intervene.

This would impose significant responsibility on the bank to balance a customer's right to access funds while also protecting him or her from potential criminal activity.

Another suggested solution is to authorize the bank to notify a family member or other trusted person of suspicious activity so the person could intervene. This would require the customer to give prior consent for this notification to overcome privacy limitations.


Access to timely information during an APS investigation is another critical topic. Current

law requires banks to notify APS of suspected exploitation, but it does not allow APS to have access to certain account documents. APS must obtain a subpoena for records which delays its investigation. Providing quicker access to records for APS would allow for more timely intervention.

A final topic is the need for greater education and coordination among various entities. Bankers cannot dissuade customers who are convinced that they have won the lottery or need to send funds unless the person already has a sensitivity and awareness to the multitude of scams that exist. A broad-based platform of education for consumers at all levels will help reduce the incidents of scams and potential financial loss. Banker persuasion alone is not enough to prevent customers from withdrawing funds if they are intent to do so. Finally, furnishing tools for identifying the vulnerabilities in getting timely intervention from APS or family members is essential. While banks can play an important role in this



process, banks cannot be expected to be the protectors or insurers of all their customers' funds and activities.

Legislation to address these issues is expected to be introduced during the 2017 legislative session. The TBA will play an active role in the discussions leading to acceptable solutions. 

With elder abuse catching the attention of advocacy groups and state and federal officials and legislators, TBA will participate in the discussions to come up with solutions during the 2017 legislative session.

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TDFI works on efficiency, regulatory goals for 2017



GREG GONZALES
Commissioner,
Tennessee Department
of Financial Institutions

The Department has just completed another annual performance management period, and we want to take this opportunity to discuss material results and their impact on the banking industry.

One of the goals that we have strongly focused on is the effort to create more experience in our field exam staff. We have made some salary improvements in recent years and have worked hard to create a great work environment.

Our Department is the first in state government to successfully implement the Governor's initiative to establish an alternative workplace solution by reducing our office footprint throughout the state at the beginning of the year. We eliminated all field offices, now utilizing "touchdown space" in Jackson and Knoxville, and reduced our Nashville space, consolidating our offices into the Tennessee Tower. Overall, we reduced our office space by nearly 75 percent. By doing so, we are saving our regulated institutions about \$450,000 annually.

Perhaps the most important goal we have is the continuing effort to create and advocate for a more balanced regulatory environment.

This initiative has provided a welcomed flexibility to our staff. We want to use some of the savings to continue to improve salaries as well. Despite these efforts, because of turnover we came up just short of our goal to increase bank examiner field experience. A number of

bankers have told us how important it is to retain good examiners and have experienced examiners making judgments about Tennessee banks. Experienced examiners are critical to the Department's mission of finding regulatory balance because we empower examiners to make judgments.

Another goal is our bank exam turnaround time measured from leaving the bank until mailing the exam. That time was nearly 120

days just a few years ago but our staff revisited our process and improved it to 45 days last year. I think the time may creep up over the coming months as we ensure we spend the appropriate time reviewing banks taking advantage generally of a more positive economic environment, but it will remain low from a recent historical standpoint.

Perhaps the most important goal we have is the continuing effort to create and advocate for a more balanced regulatory environment.

One of the most important examples of this is where we partnered with a bank to give them the ability to make a payment to TRUPS holders that was immaterial to their capital position although federal regulatory policy did not permit it. Had this payment been prohibited, there would have been the potential of forcing the organization into bankruptcy. We believed that safety and soundness as well as justice clearly called for the bank to have the opportunity to make this payment, and we also are grateful that the federal agency eventually agreed that permitting payment was the right thing to do.

Another example we see from time to time is when a bank's growth may be so rapid that the bank appears to have outgrown its risk management infrastructure. In those situations, we are going to "tell it like it is" and look forward to partnering with banks to help them be successful for the long term. An important part of this effort as well is to encourage our federal partners to join us on a timely basis in affirmatively recognizing when banks have improved. Regulators expect banks to improve their risk infrastructure when needed and in turn banks should expect regulators to recognize evidenced improvement in a timely manner.

Perhaps one of the greatest challenges that regulators face is supervising banks in an improving economy. We want banks to take advantage of opportunities and support their communities. At the same time, we want to point out issues before problems manifest themselves.



Commissioner Greg Gonzales stopped by to celebrate Peoples Bank & Trust Company's 110th anniversary celebration in Manchester earlier this fall.

PHOTO BY SUSAN TAYLOR

The goal is to provide the best assessment of the institution while not inhibiting prudent investment and economic development.

In this regard, commercial real estate lending offers a great test for regulators. We are seeing institutions reach and surpass the 100 percent or 300 percent federal thresholds. We want banks to take advantage of these opportunities. There is no formal absolute cap on this lending. Each bank must make its own prudent judgment based on a number of factors. Regulatory judgments are made on an individual bank basis. We urge our federal partners to avoid the easy route of a one size fits all cap as a way to supervise commercial real estate lending.

If we see issues such as risk management infrastructure not being sufficient, we will deal with it on an individual bank basis and not inhibit the entire industry. It might be tempting for Washington to issue informal caps on commercial real estate lending to the industry as a way to prevent some banks from ultimately becoming problems, but I urge regulators to avoid this easy but dangerous short cut. Certainly, a comprehensive cap could possibly prevent some problems from occurring, but doing so would also assuredly inhibit prudent and sound investment.

There is no short cut or substitute for doing the hard work of taking each bank on its own merits and right sizing each bank's regulation to the risk profile. These issues bear close watch and are a prime example of why our mission is so relevant.

Other efforts we are making include, but are not limited to, the following:

- 1.** The Department partnered with the Tennessee Emergency Management Agency and the banking industry to carry out a disaster recovery test involving a number of financial

institutions. Overall, institutions performed very well in dealing with specific scenarios. One lesson learned for all of us is to simply update contingency plans on a regular basis, as some parts of plans were no longer relevant. Another important lesson was the realization of the IT resources it would take to restore bank operations. The Department learned that going to a mobile work environment put the Department in a much better position to continue normal operations but that we needed a specified location as a backup site to regroup in the event of a disaster as well.


- 2.** A cyber security exercise for the Department and banks is being planned for 2017.

- 3.** Encourage a more balanced consumer compliance regulatory environment through our consumer compliance specialist. We are seeing signs of a more balanced compliance environment in Tennessee, although there are still issues that we are bringing to the attention of our federal partners.

- 4.** Encourage the ability of banks to make small dollar loans. Discussions with banks and the CFPB continue.

- 5.** Continue to work with the trust industry to help make Tennessee a world-class trust environment.

I commend Tod Trulove, Todd Rice, Louella McElroy, Danny Nolen and Mike Sisk for the leadership they provide every day to make all of this work possible. I am proud of our field examiners and our Nashville analysts for the job they are doing. We continue to improve.

Please don't hesitate to contact us with any feedback. We would appreciate your input. 

Dodd-Frank's price tag



ROB NICHOLS
President/CEO,
American Bankers
Association

The president's Council of Economic Advisers seems to have taken to heart Mark Twain's suggestion to "get your facts first, then you can distort them as you please."

A report from the group released in August reviews the aggregate performance of community banks then boldly—and illogically—concludes that the Dodd-Frank Act has not harmed that segment. Specifically, the report claims that bank branching patterns, lending growth and geographic reach "show that community banks remain strong."

The statement is jaw-dropping in its willful disregard for the true cause and effect of the disappearance of 1,708 banks—or 22 percent of the industry—since the enactment of Dodd-Frank in 2010. It's as if the White House is saying "what does it matter if we are losing a bank a day, there are others around that can lend."

We know how much it matters—to you and to the communities that no longer have their local hometown bank. And we know that it is more than just market forces and "macroeconomic conditions" that are driving the twin trends of bank consolidation and the dearth of new bank charters.

As I said in a letter to the CEA respectfully challenging its conclusions, the thousands of pages of new regulations that have been imposed on community banks in recent years is an enormous driver of decisions to sell to a larger bank. Those same regulations are restricting product offerings, like mortgages, and discouraging banks from growing for fear of the increased regulation that is triggered by crossing an arbitrary asset threshold. This leaves customers with fewer choices and communities with less service.


Complex, ill-fitting rules—from Dodd-Frank and beyond—are also to blame for the lack of de novos in recent years. The CEA suggests the real reason is low interest rates, but large numbers of new banks have formed in past recessionary times, so that argument just doesn't wash.

The CEA's conclusions, in short, feel forced and out of touch. Had the researchers called real, live bankers who are grappling with how to grow their business in the current regulatory environment, they could have gotten right to the heart of the matter. They might have heard something like this, taken from a note that one of ABA's members recently sent explaining his bank's decision to hang it up:

Unfortunately we became a victim of Dodd-Frank. The effects of Dodd-Frank... plus other regulatory issues... resulted in financial projections showing substantial declines in revenues and increases in compliance costs, reaching the point that in a few short years an otherwise healthy community bank with strong capital and satisfactory earnings could no longer meet a number of financial benchmarks set by the regulators. These conclusions forced the bank to sell now when our shareholders and some of our employees would be less adversely affected.

When this bank merged with a larger one, half of its employees lost their jobs. And that highlights yet another costly toll of government-induced consolidation: the lost contributions of men and women who play leading roles in their communities.

John Ikard, last year's ABA chairman, said it well in his farewell speech at our convention. A community can lose their bar or their grocery store, but they can't lose their bank, adding that online lenders are no replacement. "You can't go online to get a leader. Banks don't just provide money. They provide the people who serve on the school board, United Way, churches."

That kind of involvement—which undoubtedly makes communities richer—is not something any economist can put a value on. 



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Enough is enough!

ICBA sues the NCUA to stop unlawful credit union regulations.



KAREN THOMAS
Senior Executive
Vice President,
Government Relations
and Public Policy,
ICBA

MORE ABOUT THE NCUA LAWSUIT

The ICBA has posted various information resources about its lawsuit against the National Credit Union Administration on the public website Stop the CU Power Grab, found at icba.org/stopthecugrab.

Declaring enough is enough of unlawful and unreasonably lenient credit union industry regulations, the Independent Community Bankers of America filed a federal lawsuit on behalf of Main Street America against the National Credit Union Administration. The lawsuit specifically targets an unlawful NCUA rulemaking allowing tax-exempt credit unions to dramatically exceed commercial lending limits set by Congress.

If the NCUA's commercial lending regulation adopted in March is allowed to stand, ICBA said in court documents, it would allow credit unions to exceed the congressionally authorized limits on their tax-exempt lending activity, putting consumers and the financial system at risk in the process.

The NCUA's rule is contrary to the plain language of the Federal Credit Union Act, as amended by the Credit Union Membership Access Act, ICBA said in court documents filed with the U.S. District Court of the Eastern District of Virginia. To protect the safety and soundness of credit unions, Congress has expressly limited the amount of commercial loans that a credit union can both originate and hold.

Important to ICBA's legal action, federal law defines a "member business loan" as any commercial loan on a credit union's balance sheet without regard to whether the loan was originated by the credit union or purchased by another credit union. By allowing a credit union to exclude nonmember commercial loans or participations (such as loans originated by another credit union to a borrower who is not a member of the credit union purchasing the loan or participation) from its calculation of the member business loan cap, the NCUA has provided credit unions with a huge loophole they can easily exploit to dramatically increase their commercial lending.

The lawsuit, *Independent Community Bankers of America v. National Credit Union Administration*, points out that the NCUA has not offered any rational explanation for its interpretation of its commercial lending statute, which reverses a conclusion it reached more than 15 years ago that excluding loans and participations purchased from others from the lending cap would lead to "absurd" results and violate the Federal Credit Union Act.

The lawsuit notes that the NCUA rule has put consumers, taxpayers, and the financial system at risk by jeopardizing the safety and soundness of federally insured credit unions. The NCUA's action also has expanded the federally funded competitive advantages tax-exempt credit unions enjoy over community banks. As credit union industry assets have ballooned, the NCUA's role has transformed from a federal financial regulator to an industry cheerleader, ICBA said.

ICBA said it simply wants the agency to adhere to the law when writing its regulations. "Only Congress has the authority to set credit union laws, and the NCUA has ignored the debate on Capitol Hill to satisfy large, growth-oriented credit unions that are subsidized by the American taxpayer," said ICBA President and CEO Cam Fine.

ICBA filed its lawsuit as the NCUA is considering a separate proposed field-of-membership rule that exemplifies the regulator's lax and questionable approach to credit union oversight. That rule would significantly expand the definition of "well-defined local community," which by law limits the territory a community-based credit union can serve, to include any congressional district. Under the proposal, the seven-state territory would qualify as "local" community. In the case of Alaska, the NCUA would treat towns located more than 1,000 miles apart as part of the same "local" community. 🇺🇸

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Regions Bank's **Ronnie Smith**

*Building on foundation
through continuous
improvement*

STORY BY ROGER SHIRLEY

PHOTOS BY KEITH MILES

Ronnie Smith has worked for four different banks during his 35-year career, but he never left the company.

Through a series of mergers and acquisitions, the logos on Smith's business cards changed from Jackson, Miss.-based Deposit Guaranty National Bank to First American of Nashville to AmSouth and then Regions, headquartered in Birmingham. He's served as a local and regional executive overseeing diverse areas and markets, from Shreveport, La., to Houston, from Indianapolis to St. Louis, from Memphis to Nashville.

As the Nashville-based Mid-America division president of Regions Bank, a "super-regional" with assets of \$125 billion and a network of 1,600 banking offices in 16 states across the South, Midwest, and Texas, Smith's team of associates operates between smaller community banks and the giant nationwide banks. But he doesn't put much currency in the distinction; for him, all banking—like politics—is local.

"Banking is a local business. I really don't think about it in terms of the space between community banks and large national banks. I think about it in terms of the customers and on being able to deliver the very best service, the very best products that we can, and to bring the most innovation that we can to the process," Smith said. "Banking has to be local; it has to be personal."

"At the end of the day, you build on the foundation of the people who came before you, whether that was Deposit Guaranty, which built a foundation in Mississippi and North Louisiana, to First American here in Middle Tennessee, to AmSouth and now with Regions. You look at the foundations that people invested in. And a lot of it, while we did not build it initially, we are the keepers of that as we go forward. So our challenge is how to improve it and maintain a high level of quality service as we go forward, and make this better than it was when we received it."

SHOVELING INTO THE FUTURE

Like many, if not most, bank executives, Smith did not have any early career goals that included banking. He did, however, aspire to get a job that did not require long hours of hard manual labor after a series of exceptionally strenuous summer jobs. Coincidentally, it was while he was digging with a shovel that he was noticed by the man who would become his mentor and to whom he owes his successful banking career.

Continued on next page



Before that fateful encounter, however, Smith's career path was set in motion by his father, who owned an automotive shop that repaired and restored cars. It was literally a mom-and-pop small business in their hometown of Natchez, Miss., where his dad ran the business and his mother was the accountant and bookkeeper, and it gave Smith his first insight into the business world.

"They struggled at times, but they also had a lot of success, and I got to see all the things that go into running a business," Smith said. While he helped around the shop when he was younger, Smith said his father did not want him to work there when it came time to get a paying job.

"When I got to high school, he wanted me to go to work for someone else. He felt that it was better to me to work for other people to expose me to different philosophies and different types of businesses. So every year I would find a summer job—my dad would help me, introduce me to people he knew, but it was my responsibility."

Smith's summer jobs ranged from sweeping warehouse floors to working at the International Paper plant in Natchez as a laborer with the shutdown maintenance team. "It was very hard work; 12-hour shifts in the evening. One summer, the company was rebuilding its pipeline system and I was working inside these four-foot pipes re-cementing the seams of these concrete structures. That's when I made a firm commitment to myself to study hard in school. That job motivated me more than anything in terms of what kind of career I wanted to have."

One summer, Smith was working at the Coca-Cola Bottling Co. in Natchez when he was assigned to help prepare a site for the foundation of a new building. "There wasn't room to get in a backhoe, so they gave me a shovel," Smith said with a smile. "It was in the middle of a very hot Missis-

sippi summer, and I decided to stay late to do the digging. On about the third day of the job, a guy drove up in a nice big car and asked me who I was."

That man turned out to be Paul Klutz, the general manager of the bottling company who also ran Gulf States Cannery and just happened to be on the board of directors of Jackson, Miss.-based Deposit Guaranty National Bank.

"Maybe he saw my work ethic, someone willing to stay late and get the job done, someone who was working to pay for college," Smith said. "At any rate, he began tracking my career. I moved from maintenance into repairing Coca-Cola vending machines. I would drive a truck around to small towns in Mississippi and Louisiana to repair the machines. I was like a hero. I was so popular when I would pull up and people were waiting to get their cold pops. It was a great job."

Klutz asked Smith to start driving him to Jackson to attend board meetings for the cannery and Deposit Guaranty. "The great thing was that it was a two-hour trip, and I got to spend it with someone who was very knowledgeable about banking and running a business," Smith said.

The trips cemented their relationship. When Smith began attending Mississippi College in Clinton just outside of Jackson, where he earned degrees in accounting and economics and was on the baseball team, he also went to work at Gulf States Cannery. Klutz would sit down with Smith to talk about academics and about what he wanted to do and where it would lead.

It led to Deposit Guaranty Bank, which on Klutz's recommendation hired Smith into its management training program. From 1981 to 1985, he worked for DGB in Jackson and Natchez as a lender and credit analyst, and then moved to Shreveport when DGB acquired Commercial National Bank.

Five questions with Ronnie Smith

WHAT DO YOU ENJOY DOING IN YOUR SPARE TIME?

I enjoy playing golf, hunting, and fishing, and horseback riding with my family. When we moved from Mississippi, part of the deal was we would bring our horses along, so we bought a place near the Natchez Trace Parkway in Williamson County where we can keep them. Outside of family time, I enjoy taking golf trips with friends who are now scattered around the country. The golf is fun, but the most fun is getting together with friends and laughing a lot. As far as stress-relief, I'm an exercise guy. I get up early in the morning to either run or work out. I decided to give up sleep in order to make an investment in myself.



ROAD TO NASHVILLE

In late 1997, Nashville-based First American Corp. surprised many observers when it emerged as the winner of a bidding war for Deposit Guaranty. Although the corporate marriage would be relatively short-lived—AmSouth would agree to acquire First American in mid-1999—it was Smith's first exposure to the Nashville banking world, and he got to know several players who remain in the Nashville market with other banks. They include former First American Chairman Dennis C. Bottorff, now chairman of the board of directors for CapStar; Claire W. Tucker, CapStar's president and CEO; and Robert A. McCabe, Jr, chairman of the board of directors, and M. Terry Turner, president and CEO, respectively, for Pinnacle Financial Partners.

"I know all of them through working with them for what turned out to be a short time and through their reputations," Smith said. "They are all great bankers."

After the AmSouth acquisition, Smith remained in Shreveport and in 1999 was promoted to North Louisiana area executive. Five years later, he returned home to become area executive for Mississippi while still overseeing AmSouth's operations in North Louisiana. Then in 2006, Regions Financial Corp. struck a \$10 billion deal to merge with its hometown rival AmSouth Bancorp.

Soon thereafter, not only had the logo on Smith's business card changed again, but so did his office location and his area of responsibility. Fittingly, while Smith's residential address also changed, his Tennessee home is located just off the Natchez Trace Parkway, which runs from just outside Nashville to his old hometown.

Smith's Mid-America region encompasses nine states—Middle and West Tennessee, North Louisiana, Texas, Arkansas, Missouri, Indiana, Kentucky, Illinois and Iowa—and his

operational oversight of such a large, diverse footprint requires teamwork, clear communications and a commitment to a shared vision. And, as successful banking leaders know well, it requires having the right people in the right places.

Smith works closely with six area presidents—Jim Schmitz in Middle Tennessee and David May in West Tennessee, and four others in Little Rock, Dallas, St. Louis and Indianapolis—who manage their territories' day-to-day operations, in addition to regional treasury management and government institutional banking executives.

"I try to be in each of the markets on a weekly basis, whether it is meeting here or me going to one of the other five cities. There are other large markets, such as Houston and San Antonio, which I also frequently touch. Some of it is making joint calls to clients and prospects, but it is also about focusing in on what is working and what requires attention. I especially love visiting our branches—we have a great branch system—and listening to our internal clients, our frontline associates. They see more of our customers in a day than I see in a month. They are really the point of the arrow, and to be able to sit down with them and hear the feedback on what our customers want and what we can do to improve is invaluable.

"Identifying best practices at the local level allows us to take those back to the regional and corporate levels," Smith said. "It really is all about continuous improvement, about never being satisfied with the status quo, and that really starts at the local level."

PAINTING CAREER PATHS

Smith also focuses on nurturing an environment that helps with recruiting and retaining talent, an area that is a common concern for executives at banks of all sizes in today's highly competitive job marketplace.

Continued on next page

ARE YOU ABLE TO UNPLUG FROM BUSINESS DURING VACATIONS?

Well, that's difficult to do, though I understand the need to do it. But I also feel a tremendous obligation to this company that has been so good to me and my career. So if I'm needed, then I make myself available. But I have a wonderful family, and I do try to balance things as much as possible. My priorities are faith, family, and work, and I do my best to maintain those priorities.

YOU'VE BEEN EXPOSED TO MANY STATE BANKERS ASSOCIATIONS. HOW WOULD YOU RATE THE TBA?

Without a doubt, TBA is a great organization that is very effective in its mission to strengthen the banking industry in Tennessee. I think its success is based on the incredible foundation of leadership that has developed over the years. I'm impressed not only with the professional staff, but also by how much the member banks step up to provide leadership. Everyone understands that what benefits the industry benefits all banks individually, and we have a strong desire to contribute to that.

IF YOU WEREN'T IN BANKING, WHAT MIGHT YOU BE DOING?

After 35 years in banking, it's hard for me to answer that. But I would probably own a business—maybe in the oil and gas industry—or be involved in a nonprofit organization. I do feel a great responsibility to pay it forward.

PARTING THOUGHTS?

I would just say that it has been a tremendous privilege to work with all the people I have been around during my career, from Deposit Guaranty to First American to AmSouth and Regions. I can't name them all, but they have had a huge impact on my career and my life, and I'm just immensely grateful to all of them.

Banking is a local business. I think about it in terms of the customers and on being able to deliver the very best service, the very best products that we can, and to bring the most innovation that we can to the process. Banking has to be local; it has to be personal.




"It starts with making sure people understand what their opportunities are within the organization, and what their career paths can be," Smith said. "But just as important is to listen to them. We have developed a strong culture of talking to them about their goals, about where they want to go in life, what they enjoy doing.

"When I first started in this business, you really had just a couple of career paths. You could move through the commercial side or the consumer banking side. But it has become so much more dynamic, with everything from wealth management to the risk component to traditional commercial banking to the branch networks. And of course there is the whole financial technology component—and that is really about delivering products and services to customers in innovative ways. When you think of the explosion that's going on in that particular space and think of the potential career paths there, it is something that people want to be a part of. You really do have the ability to paint a career path that becomes very exciting for a lot of individuals."

Of course, Regions still has a traditional management training program, but Smith says his team stresses that the investment the bank will make in new hires will include continuous training over the course of their careers.

One initiative Smith is particularly proud of is a recently launched partnership with the Vanderbilt University's Owen School of Management. The program allows Regions to bring in corporate relationship managers and associates in the business and commercial services areas to take deep dives into improving their backgrounds and skills.

"It's something that we designed with Vanderbilt and our corporate team in Birmingham. We carved out what our needs are, and Vanderbilt tailored the program specifically for those needs. It's a complete program, and Vanderbilt has been a great partner. We are bringing in people from throughout our footprint, and it is giving them great exposure to all the things the Owen School is doing. And it's not just about banking, it's more of a broad approach that gives our people a good look at what's going on in other industries.

"It is an innovative program that puts us on the cutting edge of providing quality continuing education. We are extremely proud of the program and look for great things to come from it." 



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American
Bankers
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Bankers hear inspirational message from *Women in Banking Conference*

THANK YOU TO OUR SPONSORS

BUTLER SNOW




The Tennessee Bankers Association's *Women in Banking Conference* welcomed more than 80 attendees for a day of professional development and inspiration as women worked together to excel in their banking careers.

ABA Chairman-elect Dorothy Savarese began the inaugural event citing that 54 percent of employees in financial institutions are women, but not near as many hold leadership roles. Savarese emphasized the importance females in the C-suite: "Women bring a lot of unique skills to banking, including team building, communication, and inclusion."

The inspiration continued with a panel featuring Savarese, Sarah Meyerrose, executive vice president & CFO, Franklin Financial

Network, and Deborah Cole, president/CEO/director, Citizens Savings Bank and Trust Company. Meyerrose stressed the importance of being yourself, even when seeking guidance from others. "When looking for a mentor, find one who will develop your own strengths and will advocate for you," she said.

Cole echoed those comments and said as you rise up the workplace ladder, help another female on the way up. "Our camaraderie is a powerful force."

The September 8 event also included a presentation from AmyK. Hutchens on igniting leadership and examining how organizations that embrace gender diversity outperform their peers. "Leaders are responsible for the quality of the conversation," Hutchens said. 



ABOVE: Speaker Amy Bunton from sponsor Pathway Women's Business Center, speaker Kerry Schrader from Mixtroz, TBA's Susan Taylor, and Ashlee Ammons of Mixtroz at the opening night reception sponsored by Butler Snow LLP.

PHOTOS BY STACEY LANGFORD, TYLER NELSON, AND MATT RADFORD







WHAT ATTENDEES SAID ON SOCIAL MEDIA



AmyK Hutchens
@AmyKHutchens

Huge thanks to @PathwayWBC and @bunton_a for sponsoring books at #TBAWomenInBanking! @TNBankers #secretsleaderskeep



Betsy Gray
@betsygray

Great agenda, great speakers, great crowd! #tbawomeninbanking @Tennessee Bankers Association



Ashley Dennis
@ashrockdennis

Representing HCB at the TN @TNBankers Inaugural Women in Banking Conference #tbawomeninbanking



Follow **TNBankers**
on social media for more
TBA event coverage.



Credit Conference takes place February 7 & 8

Make Omni Hotel reservations early.

EVENT DETAILS

February 7 & 8

Omni Nashville Hotel

Hotel Reservation
Deadline: January 16,
2017

Early Registration
Deadline: January 17,
2017

PRICING

EARLY REGISTRATION

\$495 Member
\$50 Member Spouse

REGISTRATION

\$525 Member
\$50 Member Spouse

DAY-OF-PROGRAM

\$575 Member
\$75 Member Spouse

TEAM DISCOUNT

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

It's time to save the date. The *Credit Conference*, one of the Tennessee Bankers Association's most anticipated events, is right around the corner.

Taking place February 7 and 8 at the Omni Hotel Nashville, this conference annually attracts more than 500 commercial loan officers, loan support personnel, and both senior and executive-level management.

Credit Conference boasts timely topics related to the credit arena and outstanding speakers, including Mark Zinder and John Barrickman.


Despite six years removed from a financial crisis, pessimism persists. To find out what's next, Zinder will look back at other historical events for comparison.

Along the lines of the slow recovery, Barrickman will explore the current credit cycle

and tell attendees how to keep their bank away from problem loans.

Dave Sanderson will speak about his experience on US Airways Flight 1549, or "The Miracle on the Hudson." When this plane crashed into the Hudson River on January 15, 2009, Sanderson was the last passenger to seek safety since he helped many others off the plane. Sanderson will share his motivational leadership message and the importance of doing the right thing.

To register, please visit TNBankers.org, or fill out the form located on the program brochure, which will be mailed November 2016.

For questions regarding the 2017 *Credit Conference*, please contact Susan Taylor, CMP at staylor@TNBankers.org or call 615-244-4871 or 800-964-5525. 

THE OMNI HOTEL, NASHVILLE

The Omni Nashville Hotel was created specifically to be an authentic expression of the city's vibrant music culture. Across from the Music City Center, this downtown Nashville hotel is a one-of-a-kind experience, fully integrated with an expansion of the Country Music Hall of Fame® and Museum.

TBA has reserved a block of rooms at the Omni Hotel. Call 1-800-THE-OMNI (1-800-843-6664) by January 16, 2017, and mention Tennessee Bankers Association *Credit Conference* for a special rate of \$229.



2016-2017 CREDIT COMMITTEE

CHAIRMAN: TINA CLINE, First Vice President/Chief Compliance and CRA Officer/Audit Manager, First Century Bank, Tazewell

SCOTT BAGWELL, Executive Vice President & Market President, Reliant Bank, Springfield

JOEL BEAVERS, Regional Credit Officer, SmartBank, Knoxville

ROBERT BRADLEY, Executive Vice President/Chief Risk Officer, Bank of Tennessee, Johnson City

LARRY ESTEPP, Executive Vice President, Citizens Bank, Kingsport

PHILIP FONS, Chief Credit Officer, InsBank, Nashville

EMILY B. GRAY, Senior Vice President/Senior Credit Officer, The Hardin County Bank, Savannah

BILLY HARVEL, Vice President, First Farmers and Merchants Bank, Pulaski

CHARLES HOOKS, Executive Vice President/Chief Credit Officer, Sumner Bank & Trust, Gallatin

KEVIN W. HORNE, Executive Vice President/Chief Credit Officer/Chief Operating Officer & Area President, Mountain Commerce Bank, Johnson City

CHRISTOPHER JERNIGAN, Credit Administrator, The Farmers Bank, Portland

MONTE JONES, Community President, Commercial Bank & Trust Co., Jackson

JAMES W. KISER, Senior Commercial Banking Officer, New Peoples Bank, Inc., Bristol, VA

JOHN C. MCDEARMAN, III, Executive Vice President, Wilson Bank & Trust, Lebanon

RICKY SAMPLE, City President, Home Banking Company, Savannah

TERRY M. TODD, Market Executive/Chattanooga, Atlantic Capital Bank, N.A., Chattanooga

SCOTT USELTON, Executive Vice President, First National Bank of Middle Tennessee, McMinnville

STEVE WEAVER, Community President-Memphis, Simmons Bank, Memphis

TIMOTHY E. WILSON, Executive Vice President, The Bank of Jackson, Jackson



CLINE

ASSOCIATE MEMBERS

TOM CALDWELL, CPA, Senior Manager, KraftCPAs PLLC, Nashville

NINA GOURLEY, Audit Manager, Watkins Uiberall, PLLC

JASON PRICE, CPA, Senior Manager, Elliott Davis Decosimo, LLC, Franklin

ELIZABETH W. SIMS, Attorney, Butler Snow LLP, Nashville

WENDY GEURIN SMITH, Law Office of Wendy Geurin Smith, Memphis

BRAD SNIDER, Senior Consultant, Professional Bank Services, Inc., Brentwood

LEGISLATIVE RECEPTION

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5:00—7:00 P.M.

\$50 PER PERSON

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PPOWLAS@TNBANKERS.ORG
615-244-4871 OR 800-964-5525



Q&A with Tina Cline

*Chairman, Credit Committee, Tennessee Bankers Association
CRCM, CCBIA, FVP/Chief Compliance & CRA Officer/Audit Manager
First Century Bank, Tazewell, TN*

Tina Cline, the Credit Committee Chairman, has been hard at work with her fellow committee members preparing for one of TBA's most anticipated events—*Credit Conference*. Cline spoke with The Tennessee Banker about her career, the banking industry, and *Credit Conference*, which takes place February 7 and 8.



Tina Cline began her banking career with First Century Bank in 1993.

PHOTO SUBMITTED

What led you into the banking industry?

Banking began for me as “just a job.” It really wasn’t a career until much later when I was able to see the opportunities that banking can offer. There’s a wide range of areas that can be a right fit for someone interested in banking, mine happened to be compliance. I enjoy my career as we have a visible impact on society and industries. Banking is a challenging career. I have learned about finance, technical skills, how to manage others, and most of all, how to work with a team. Being able to grow in these fields has been an amazing experience and I feel very fortunate that I’ve come as far as I have.

What do you find to be the most rewarding part of your role at the bank?

The detail of compliance is something that really appeals to me. It can be very challenging for employees, especially lenders, to walk the line between sales goals and regulations. It’s rewarding to me when I’m able to help our lenders and sales staff understand the rules in a way that helps them properly structure a deal. I’m able to help steer them through the process, stay in compliance, and acquire the sale at the same time. This makes me a member of the team; not just someone on the outside looking in.

In your years as a banker, what do you see as the biggest change or challenge in how the bank meets the credit needs of the community?

Community banks offer a wide range of services for their customers; their primary activities revolve around products such as consumer lending and small business, agricultural, or commercial real estate loans. New regulations have made it difficult for community banks to loan money. The days of a handshake loan are gone. If Farmer John doesn’t show income on his tax returns, we can’t lend him money even though we have made him loans for the last 40 years, and he has always paid as agreed. In theory, recent regulations put us on a level playing field with regional banks, but in reality we are just hurting the average community bank customer like Farmer John. As a result, we are experiencing less consumer loan income, so margins and the bottom line are of greater focus to a community bank. Character and common sense lending is gone. However, community banks know their customers and likewise, their customers know them. Now we are just another lending institution.



What are the largest drivers or impediments to economic development that you see in your part of the state?


Most of our Tennessee markets are largely industrial operations. Increased federal regulations are driving up operational cost for many of these industries. If they start to lay employees off like they did several years ago, this will have a large negative impact on our local economy. On a positive note, East Tennessee, and Tennessee in general, has many advantages over our neighboring states thanks to our local and state governments. Low property taxes, no state income tax, and a general low cost of living have a large impact on economic development in Tennessee.

As chair of the Credit Committee, you oversee the Credit Conference, which over the years has become the most attended event by Tennessee bankers. For a banker in the state that hasn't attended before, what would you say to encourage them to participate this year?

For those who have not attended the *Credit Conference*, they have missed out on crucial information such as economic forecasts from top economists in the nation, current trends in commercial lending, special asset management, the future of branch models, the examiners' hot buttons, and everything in-between. It is without a doubt the most important conference for Tennessee bankers to attend. This is apparent from recent attendance numbers,

showing bankers across the state agree that this conference is a must attend. No other conference offers such a blend of banking industry knowledge, giving bankers valuable information they can take back to their community and make a greater impact on local residents and customers.

You've also been involved in multiple TBA committees; why do you feel it is important to volunteer your time with the TBA?

It's important to be involved and represent your organization, as well as yourself in your area of expertise. TBA is one of the nation's strongest banking associations and to maintain that high status, it's the Tennessee banking community's responsibility to give back by getting involved and volunteering time and expertise. Making a positive impact on the industry is easily achieved if people are willing to get involved and share their experiences and expertise. TBA committees are a great way to give back and make a difference in the banking industry. 

Cline with staff members from First Century Bank in Tazewell, TN.

PHOTO SUBMITTED



2016

Year in Review

Our 2016 Year in Review presents a summary of the Tennessee Bankers Association's highlights and accomplishments. Here's a glimpse of how TBA government relations, education and communication efforts elevate your membership benefits.



ADVOCACY AND LEGAL (STATE AND FEDERAL)

TBA's government relations team is trusted, respected, and dedicated to promoting and preserving the pro-banking environment in Tennessee. TBA saw continued legislative success in 2016, including:

- Passed legislation removing condominium HOA super lien priority
- Increased deceased depositor account and delayed check limits
- Defeated PACE (Property Assessed Clean Energy)



Attendees of the 2016 Washington Conference gather in the Senate Foreign Relations Committee Room before meeting with Senators Bob Corker and Lamar Alexander.

Monitor, Track, Act



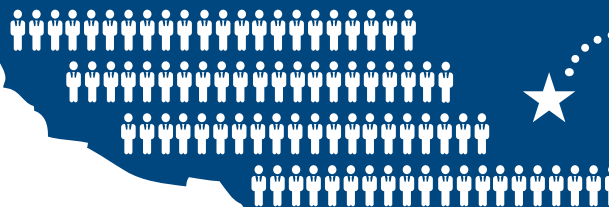
1,264 Bills reviewed by TBA

181 Bills identified as having a direct or potential impact on the industry

77 Bills passed with a direct or potential impact on the industry

33 Bills actively lobbied

3 Trips to Washington, D.C.
83 Bankers attended Washington Conference





TBA BANKPAC

BankPac continues to reach new milestones and reigns as one of the top-contributing business PACs in the state. This success is possible thanks to the generous support of TBA's member banks and associate members.

\$207,583

Raised from **124** contributors

including **58.5%** of TBA member banks, TBA associate members, and TBA staff during the past 12 months
(10/13/2015–10/13/2016)



Colin Barrett, Mott Ford, and Jim Rieniets present a BankPac check to ABA's Paul Katz.

\$439,082

Contributions by BankPac at the federal and state level to candidates, parties, caucuses, and PACs in this election cycle.



PROFESSIONAL DEVELOPMENT/EDUCATION

TBA is the leading provider of high-quality, cost-effective professional development training for Tennessee banks. Our education opportunities offer an invaluable chance to network with peers and stay current on important issues affecting our rapidly changing industry.

5,542

Registrations to TBA live events

656 Attendees to Annual Meeting

565 Attendees to Credit Conference

2 New programs established:

- Women in Banking
- Executive Development Academy



Students graduated from

SOUTHEASTERN SCHOOLS

28 Graduated The Southeastern School of Advanced Commercial Lending

24 Graduated The Southeastern School of Consumer Credit

36 Graduated The Southeastern School of Commercial Lending

44 Graduated The Southeastern School of Banking



155 Webinars offered **3** Full-day webcast programs offered



GIVING BACK

Through the TBA Young Bankers Division's Personal Economics Program, Tennessee bankers work with educators to teach people in their communities about banks, banking services and personal financial management, and help them take control of their finances.



Danielle Williams, Jennifer Whitener, Wonda Turnbo, Melissa Bingham, Charles Kown of FNBB, Ley Jean, and Justin Harwell received the Certificate of Bank Dedication at the PEP Awards luncheon in April.

142,616

Individuals reached

4,999 418

Presentations

Bankers participating

28

Participating member banks

(June 1, 2015, to May 31, 2016)

70%

of Tennessee High Schools using EverFi



ENDORSED PARTNERS AND ASSOCIATE MEMBERS

Our Endorsed Partners and Associate Members provide banks with superior products and services. Our partners are industry leaders that share our high standard for quality service.

17

Total Endorsed Partners



EQUIAS ALLIANCE
BOLI AND BENEFIT ADVISORS



Investors Title
Investors Title Insurance Company

Office DEPOT



Sponsored by the
Senior Housing Crime Prevention Foundation



HARLAND CLARKE



Pathway Lending



2

New Endorsed Partners



210

Associate Members



Members of KraftCPAs PLLC talk with Gordon Majors and his son Cosmin at the TBA Annual Meeting in June.



INDUSTRY COMMUNICATIONS

Through TBA communications, we keep bankers informed, delivering critical industry information to members about legislative and regulatory changes, as well as the conferences, education programs, and products and services that are available to our members.

Mobile Website

Connecting with TBA online from anywhere and everywhere just got easier with the launch of TBA's mobile website. The site is responsive to tablets, smartphones, and other mobile devices, making it easier to stay up to date with TBA's education calendar, register for programs, and more.



Magazine Redesign

The Tennessee Banker magazine includes content that you will not find in any other publication. It features Tennessee bankers from around the state through roundtable discussions, individual profiles, and member features. In addition to the upgrade in material, the appearance of the magazine has also undergone a redesign. In an effort to get the magazine to more people, we also began offering the magazine online in an easy to read, interactive format.

Social Media

Social media allows us to provide you value, while also showing personality and being entertaining. Follow us!



674

Facebook followers
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1,879

Twitter followers
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63

Instagram followers
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585

LinkedIn followers
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Compliance Conference attendees learn steps to build a compliance culture

THANK YOU SPONSORS



The 2016 Compliance Conference, which took place October 4–5, at the Nashville Airport Marriott, demonstrated how to build a compliance culture and provided up-to-date solutions.

The 6th annual event featured Carl Pry leading a discussion on designing UDAAP lending controls, and Rod Alba and Richard Horn offering guidance on TRID questions.

More than 140 attendees learned about issues such as community and fair lending rules, insight into the Military Lending Act, and challenges associated with TRID. The conference is TBA's largest annual gathering of compliance officers from around the state.

Make plans to attend next year's *Compliance Conference* on August 29–30, 2017. 🇺🇸





ABOVE: Commissioner Gonzales addresses attendees and discusses the work of the Tennessee Department of Financial Institutions.

PHOTOS BY
TYLER NELSON



RIGHT: TBA Compliance Committee Chairman Debbi Cook with TDFI Commissioner Greg Gonzales.





LEFT: June Crowell of Elliott Davis Decosimo moderated the Regulatory Panel on day one of the conference. Here, Julie Banfield of the FDIC answers a question from an attendee during the Q&A session.





E-Signatures—embrace the opportunity and reduce the risk



PEM GUERRY
Executive Vice President,
SIGNiX

MORE FROM SIGNiX

To learn more about how e-signatures could save your bank money and reduce risk, register to join their free webinar with the Tennessee Bankers Association on December 6 at 10 a.m. CST by visiting www.signix.com/webinar-esignatures-for-banking.

Electronic signatures provide compelling benefits to banks and their customers, and the demand for this technology is growing rapidly as a result. Founded in 2002, SIGNiX is the industry leader in providing an independent, cloud-based e-signature solution that makes signing documents online secure and legal for any bank, trust company, broker-dealer, or other business. SIGNiX's patented technology offers easy-to-use workflows for high-volume, high-value, highly regulated processes across the industry spectrum—including financial services.

The E-Signature for the Banking Industry

SIGNiX's digital signature solution helps banks become more efficient while easing compliance burdens. Most businesses are very paper heavy, and banks are certainly no exception. Loan agreements and customer applications are the gateways to providing services and bringing in revenue. Paper processes require a lot of resources, and many bank services require substantial documentation, many of which need to be signed.

Like any organization that has to deal with customers on a daily basis, banks have a strong emphasis on relationships. But unlike other organizations, loyal customers play a critical role in banks' business models. Customers stay with your bank for a lifetime, becoming almost like family. However, that doesn't mean those customers will sit back and wait patiently for services to be rendered. Technology is driving customers to expect immediate feedback to their requests, and in a competitive marketplace, banks need to think ahead to address these customer concerns. Paper processes just can't compete.

SIGNiX's technology is proven to generate business benefits

- Faster document turnaround—reduces delays associated with mailing or faxing documents
- More accurate transactions—enables mandatory fields, so there are complete documents with every signed transaction
- Reduced operating costs—lowers or omits expenses for paper, printing, processing, and distributing
- Straight-through processing—connects documents, data, and signatures to your back-end system and electronically routes to other necessary parties or intermediaries
- Flexibility and mobility in the workplace—allows users to sign, send, and track documents anytime, anywhere on any device with an internet connection

Financial institutions can save money and increase efficiency while maintaining peace of mind.

Are Digital Signatures Legal?

Digital signatures are often looked at as a means to a speedy and convenient execution of a contract or agreement. However, it's critical that banks also acknowledge the fact that a signature is a unique legal event that communicates the will of an individual to agree or comply with a particular document or record.

Digital signatures are legal if they comply with the following guidelines:

They are an electronic sound, symbol, or process, analogous to using a pen or stamp on paper.

They are executed and adopted by a person (via handwritten signature, speaking a partic-

ular phrase, entering a PIN code, or holding a token unique to the individual), analogous to the use of an individual mark or signature.


They can be attached to (part of) or logically associated with (via electronic means) an electronic record, analogous to the wet ink bonding with a piece of paper.

They indicate the intent to sign the document (via the fact that a user needs to take some action to sign the record), analogous to the actual placing of pen on paper and completion of a signature.

What kinds of documents can be legally signed with digital signatures?

- New account opening
- Loan documents
- Investments
- Mortgage origination and closing
- Appraisals
- Disclosures
- Employment verification
- Internal documents (employment applications, expenses, etc.)
- And more

Now Is the Time!

Your competitors are increasingly capitalizing on the competitive power of e-signatures. E-signature technology will provide your business and your customers with numerous advantages, and SIGNiX can help you get there quickly and easily without the risks of other available solutions. 

Q&A with Jay Jumper, CEO of SIGNiX

How did you get into the e-signature industry?

I previously worked at an independent registered investment advisory firm, where I noticed how difficult it was to get the signatures we needed in the pre-digital era when we had to print, mail, and fax everything to our clients. It was extremely inefficient! Over time, I had conversations with folks who were experts in the digital signature space, became familiar with the e-signature industry and the technology, and eventually took the reigns as CEO of SIGNiX once I clearly saw the inevitable growth and tremendous potential.



JUMPER

You've been CEO for SIGNiX for 14 years—what has your journey with the company taught you along the way?


The importance of stability and steadiness—no question.

SIGNiX was founded in 2002 when e-signatures were still a very novel concept. While most of the market rushed to find ways to upload and sign any document under the sun, we took a step back to consider where we saw e-signatures would be most important over the long-term.

So, while others rushed toward quick adoption of simple e-signatures, we built our technology to focus on security and legal defensibility first. SIGNiX has a trusted foundation firmly in place and can continuously build on that foundation to easily tailor our technology to any business or industry.

Are there any fun facts that you would be willing to share?

During my younger years, I was a college football referee. That might be why I thrive on intensity and honesty. Both are important parts of the game—and business.

I think it runs in the family, too. Both of my sons play football for the University of Tennessee Volunteers, and my daughter ran cross country for the Vanderbilt Commodores and won nine state titles. (Or maybe that's just me being a proud parent, as you know, my kids are my hobby.) 

Tennessee Bankers Association Partners with SIGNiX to Ignite Digital Signature Adoption in the Banking Industry


The Tennessee Bankers Association and SIGNiX, the leading provider of cloud-based Independent E-Signature™ solutions, announced a partnership in which the TBA will endorse SIGNiX's Independent E-Signature™ technology to all member banks.

"The increase of industry regulations and paperwork requirements following the economic crisis put emphasis on improving banks' process efficiency and moving workflows online," said Colin Barrett, president

of the Tennessee Bankers Association. "Electronic signatures are an essential part of this evolution, but we know that security, compliance, and trust are absolutely critical for our members' adoption. That's why we're pleased to partner with a company like SIGNiX that, from the beginning, has made security, data privacy, and document longevity its primary focus."

The Trust Company, a TBA member company based in Knoxville, didn't wait for SIGNiX's partnership with the TBA to begin leveraging its

technology. The trust services firm uses Independent E-Signatures™ to expedite transaction agreements.

"Our clients are busy, but they want their trust-related transactions processed quickly. With many of our clients and their beneficiaries located out of town, overnighting documents was neither convenient nor cost-effective," said Daniel Carter, president of the Trust Company. "Once we started using SIGNiX, we reduced our processing time by about a week. It's a better experience for our clients and for our team." 



ADA and the bank's website



DIMITRIS ROUSSEAS
Deputy General Counsel,
Compliance Alliance

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It wasn't but just a few years ago that banks were getting hit with claims that their ATMs did not meet ADA compliance. A tidal wave of class action lawsuits against banks began in 2012 when the new ADA standards on ATM accessibility become effective. Just as the dust is settling on the ATM lawsuits, a new crop of lawsuits are being levied against banks (and other businesses alike): noncompliance with ADA standards for website accessibility.

Back in 2012, banks had the benefit of a 2-year warning before the standards for ATM accessibility became effective. While that is cold comfort for banks that were hit by the slew of class actions, there was at least a clear standard and rule.

That isn't the case with the recent spate of lawsuits targeted at website compatibility. There have been proposals and rumblings of standards. The Department of Justice (DOJ) issued a proposed rule back in 2010 (75 FR 43460) that would affect websites entities, including banks, subject to Title III of the ADA. The DOJ has since backed off and not issued a final rule or any subsequent guidance for Title III entities.

Whether websites are even subject to the ADA had been a hotly debated subject for more than a decade now. For the most part, it is generally settled that websites can be subject to ADA accessibility standards. There is a court split on whether the ADA applies to e-commerce or not. The Ninth Circuit adopted a nexus test for whether the ADA applies to websites. In *Weyer v. Twentieth Century Fox Film Corp*, the Ninth Circuit concluded that there had to be some connection between the website and an actual physical place. Therefore, a service offered at a website would also have to be offered in a brick and mortar store for the ADA to apply to that website. The biggest issue now is what the website accessibility standards are.

The DOJ has issued a new proposed rule for Title II entities, which include state and local governments (81 FR 28657). The rule doesn't affect banks directly, but does set a standard

for what the DOJ considers an accessible website. The DOJ is proposing to adopt a Level AA compliance with the WCAG 2.0 standards for government websites.

While there is some clarity coming for Title II entities, the standards are still unclear as to what the DOJ or courts will use as a standard for Title III "places of public accommodation," which includes financial institutions. The DOJ declined to announce a final rule on Title III website applicability in 2015 and they aren't expected to do so until at least 2018.

The lack of action by the DOJ has inspired a spate of lawsuits to settle the question. More specifically, the lawsuits are claiming noncompliance with the WCAG 2.0 standards and requesting that the courts should adopt those standards when determining whether a website meets ADA requirements.


The WCAG standards (Web Content Accessibility Guidelines) have been around since 1999 with the recent iteration of the WCAG 2.0 issued in 2010 (guidelines available at www.w3.org/WAI). There are four basic principles to the WCAG 2.0 standard for website functionality: perceivable, operable, understandable, and robust.

The principles come with a litany of guidelines and standards and have different levels of compliance ranging from Level A to Level AAA, depending on the assistive technology embedded in the website. Some requirements include captions for audio, text alternatives to nontext content (i.e. images), and ability to resize text without assistive technologies. All functionality of the website should be operable through a keyboard without the required use of a mouse or specific timings of keystrokes.

Financial institutions would be well advised to review these WCAG principles and determine if their websites have such functionality. Any new website or updates to current websites should incorporate these guidelines as well.

But the WCAG 2.0 standard isn't law, at least not yet. Courts are still unsettled about this, and it is unclear whether providing an

alternative, such as a connection to a live person or the use of a TTY relay service, would be sufficient. Since most of the lawsuit claims have come in the past year or two, it will take some time for those claims to snake their way through the courts. A court opinion on the matter may not come out for several years. In the meantime, disability attorneys will continue to issue demand letters.

Leaving the online community isn't really an option, so that leaves community banks with essentially two choices: settle the claim, or take your chances in court. Banks should keep an eye on the evolving litigation and how courts are dealing with these issues. To avoid possible litigation, banks may want to consider taking the prudent approach and voluntarily complying with the WCAG 2.0 Level AA guidelines. It's expected that the DOJ will adopt these standards in 2018 as well. 



With the rise of lawsuits regarding the ADA compliance of banks' websites, it is recommended banks be proactive in complying with the WCAG 2.0 Level AA guidelines.
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EDWARD J. GENTRY
*Chairman,
President and CEO,
CRA Partners*

MORE FROM CRA PARTNERS

For more information about any of CRA Partners' programs, contact Edward Gentry at 877-232-0859 or his direct phone at 901-529-4786, or visit SHCPFoundation.org.

What a difference a year makes! For the past year, my staff and I were extremely busy rebranding the Senior Housing Crime Prevention Foundation with a bank facing name, CRA Partners.

By now you should have received your newly redesigned Community Impact Report, which took the place of our old annual report. The new design tells you that CRA Partners is a CRA compliance program you can feel good about. We are providing protection and enhancing the quality of life for vulnerable senior housing residents through a meaningful turnkey CRA compliance solution for community-focused banks.

Banks earn guaranteed CRA credit in the form of CRA-qualified loans, investments, or

grants through the installation and operation of the nationally acclaimed Senior Crimestopper's program by providing safe and secure living environments for our nation's senior housing residents, HUD communities, and Veterans homes in each participating bank's assessment area.

Banks enjoy guaranteed CRA credit on loan and investment tests while having the opportunity for service test credit, flexible funding options, detailed LMI documentation for positive CRA exam reviews, no overhead or administrative burden, provision of many enhanced quality of life programs, and positive public relations exposure in their communities.

During 2016, we created a strong strategic plan, new mission and vision statements,



Ed Gentry with CRA Partners' Lori Millar and Brad Barrett with TBA's Stacey Langford at their Doing Well By Doing Good conference in October at Opryland.


PHOTO SUBMITTED

updated logos, and updated websites for CRA Partners and Senior Crimestoppers. We are looking forward to redesigning and launching our Welcome Home website to help banks gain financial education service test consideration on their next CRA exam.

We continue to showcase our "Preventing Elder Financial Abuse Toolkit" as way for our bank partners to offer additional financial education resources to sponsored seniors and Veterans. By presenting and documenting the event (and its participants) in low-and-moderate income senior living facilities, we can provide a turnkey solution for CRA service test credit consideration for our bank partners. The staff has traveled from California to South Carolina and from New Jersey to Texas demonstrating our strengthened vision, our continued mission, and how we can help banks protect seniors in their community against theft, abuse, neglect, and now financial exploitation.

Today, we have 225 bank partners and are serving 722 senior housing facilities with approximately 100,000 residents. By the end of the year, we will have completed 18 CRA webinars and connected with more than 1,100 bankers in more than 900 banks across the country so that we can continue to protect an increasing number of older Americans living in senior living facilities. Since the inception of the Senior Crimestoppers program, participating facilities have experienced a reduction in crime of 95 percent. We take pride in that statistic, and we try hard every day to maintain that level of success.

We would like to think that seniors living in senior living facilities are immune to abuse and mistreatment, that they are protected, but they're not. In fact, they are every bit as much at risk as you and I. CRA Partners and the Senior Crimestoppers program are the only programs, public or private, that are having a commanding effect on reversing the trend of senior abuse in this country. And with the endorsement of the ICBA, the ABA, and strong banking relationships in 43 states, we truly are a nationwide banking industry initiative.

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TBA's 2017 Professional Development Directory Now Available

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Get Smart About Credit and financial literacy

Tennessee bankers have been long-standing stewards of the financial wellness of their communities. Since October is “Get Smart About Credit” month, focusing on teaching high school students about the importance of using credit wisely, we asked three bankers how their bank is engaging young people in financial literacy and why they feel this is so important today?



MARY E. CARPENTER
Vice President, Culture and Marketing
First Volunteer Bank
Chattanooga

Getting in front of high school kids in the classroom is invaluable. Some students come into banks now and simply don't know what they want. Many do not know a checking account from a savings account. So, it is really important to take on part of that responsibility to instill the basics of banking. At First Volunteer Bank, we feel it is our financial obligation to the communities we service. The personality bankers at First Volunteer give the students a real-world, hands-on approach. They use “their” language in teaching these principles. In fact, it is so popular with our bankers, that getting them to teach is no problem at all. It is something they enjoy, because they can make a difference in a student's life that could be life changing for them in their adult years. It all starts with great leadership, and our President, Patti Steele, wants our bankers to stay fully connected and gives them the opportunity and resources to do so. We take pride in our long-term commitment to “Get Smart About Credit” and have been recognized by the Tennessee Bankers Association for our diligence. This accomplishment is meaningful to our organization and the values we have set for our company.



SouthEast Bank presents certificates to participants in the bank's Financial Scholars Challenge.



MONTY MONTGOMERY
*President
 SouthEast Bank
 Farragut*



FAYE STUBBLEFIELD
*AVP/Marketing Assistant
 The Farmers Bank
 Springfield*

SouthEast Bank has partnered with EverFi, Inc., to bring the SouthEast Bank Financial Scholars Program, an online financial education course providing students with critical skills needed to make sound financial decisions, to over 40 schools across Tennessee. Using the latest in new media technology, the program offers over eight hours of programming on a variety of topics such as savings, investments, credit cards, and student loans. These students are the future leaders of our nation. The more we can do to help them grow and prosper, the more our country will benefit. SouthEast Bank is proud to bring financial education to these students and prepare them for a sound financial future. Since its inception in 2013, the program has reached over 10,000 students. Data collected from over 3,000 students who completed the program in 2014-2015 revealed that students' understanding of credit scores increased by an average 35 percent.

The Farmers Bank began a very active campaign last year to develop a plan in our market for all grades, K-12. We developed programs from learning the value of coins and savings in the lower grades to middle school and high school students teaching about checking accounts, credit and debit cards, budgets, college debt, loans, etc. We presented our plans to our county school boards. With their blessings, we approached the principals and teachers. Every school has been very receptive and willing to allow us to come into their schools. We offered a panel discussion to juniors and seniors about college choices and debt. One principal asked that we present the same panel discussion to parents. Our employees are offering first-hand knowledge and building relationships with the students and parents. We believe teaching financial literacy is our obligation and is definitely our passion. 🇺🇸

TBA's *Leadership Luncheons* unite bankers and legislators

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The Young Bankers Division hosted seven Leadership Luncheons around the state in September and October. These luncheons combine two major objectives of the division, networking and advocacy.

Participation was strong with attendance totaling 160 bankers across all sites. Alexander Thompson Arnold, PLLC served for a third year as the statewide sponsor of the luncheons.

At each luncheon, attendees spent time with industry peers from the regional banking community and heard from influential local legislators who shared their perspective on the issues of importance for the upcoming legislative session. The luncheons also

served as a way to introduce the role and current initiatives of the Tennessee Bankers Association.

The Tennessee Bankers Association is proud of the long history of an engaged Young Bankers Division, and the strong turnout for luncheons across the state is evidence of the bright future for not just the division but the Tennessee banking industry as a whole.

Save the date for the 2017 *Leadership Convention*, the annual meeting of the Young Bankers Division, April 23-25 in Nashville at Hutton Hotel. Contact TBA's Stacey Langford to learn more about the Division, slangford@tnbankers.org.

Representative Ron Travis speaks to the Leadership Luncheon group in Chattanooga.





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1. Attendees at the Chattanooga luncheon were able to network with other bankers in their region. **2.** Rep. Ron Travis and TBA's Amy Heaslet **3.** Lesley Jernigan of Leadership Luncheon sponsor Alexander Thompson Arnold with Young Bankers board member Johnathan West. **4.** Rep. Kelly Keisling talked through the state budget with attendees in Cookeville. **5.** Young Bankers Division East Tennessee Director Mark Bryan and Jeremy Jones in Cookeville. **6.** Attendees of the Cookeville Leadership Luncheon met at Crowdaddy's.

PHOTOS BY STACEY LANGFORD

1.



2.



1. TBA Young Bankers chairman-elect Michelle Bing with luncheon sponsor Jack Matthis of Alexander Thompson Arnold. **2.** Adam Milligan and Young Bankers Division West Tennessee Director Derek Whitten with Rep. Jimmy Eldridge in Jackson. **3.** Rep. Timothy Hill met with attendees at the Leadership Luncheon in Kingsport.

PHOTOS BY STACEY LANGFORD





3.



1. Rep. Jason Zachary was the speaker at the Knoxville luncheon. **2.** Mayor Jim Strickland spoke with attendees at the Memphis luncheon. **3.** At the TBA office in Nashville, attendees heard from Sen. Steve Dickerson.

PHOTOS BY STACEY LANGFORD

1.



2.





3.



When it comes to cybersecurity and your bank, what do your customers think?



STEVE SANDERS
Vice President
of Internal Audit,
Computer Services, Inc.

MORE FROM CSI

To read more about consumer attitudes toward cybersecurity and banking as a whole, download CSI's *Executive Report: 2016 Consumer Survey Report* at csiweb.com.

The threat of cybercrime seemingly escalates on a daily basis, so it's no wonder cybersecurity looms large on the minds of today's bankers. But, what's the latest consumer outlook toward bank security?

To help financial institutions understand the consumer point of view, CSI recently engaged global market research firm Harris Poll to conduct an independent nationwide survey of more than 2,000 randomly selected consumers, age 18 and above. They responded to questions surrounding attitudes toward various banking topics, including questions that centered on security.

To be sure, consumer confidence in a financial institution can be shaken by a data breach. Consumers trust institutions with their most sensitive financial and personal details and, in turn, expect their information to remain secure.

Breaches—particularly digital intrusions—have risen over the past several years. Javelin Strategy & Research estimates more than \$112 billion was lost over the past six years due to various forms of fraud and identity theft. There's little reason to believe that such threats will decrease in the near future.

And yet, despite the growth in cyber threats, consumers have high regard for how well financial institutions protect their information and assets. In CSI's poll, 78 percent of respondents said they either somewhat or strongly agree that their institution can protect them from hackers and thieves. These high marks were generally consistent across age, gender, and region of respondents' residence.

In short, financial institutions have done a remarkable job in building trust among consumers in their ability to protect information and assets. The survey data suggests that organizations should continue these efforts, in particular by focusing on:

- Creating, implementing, and regularly auditing security policies and procedures
- Developing a robust risk management program to both prevent and manage risk


- Ensuring effective security training and resources for employees
- Cultivating a culture in which all employees—from front-line staff to corporate boards—function with a security-first mindset

On another security-related topic, financial institutions also have done an excellent job of educating consumers on EMV or "chip cards." EMV implementation, which began in 2012 and continues today, aims to create more secure credit card transactions through an on-card computer chip that creates an encrypted code for every transaction. It is designed to guard against skimming and cloning—two of the main threats to conventional, magnetic stripe cards.

Studies of EMV usage in Europe suggest that the technology works. FICO, drawing from Mercator Advisory Group research, expects the technology to reduce fraud losses in the United States possibly to the tune of \$700 million annually, as implementation increases.

And, despite the magnetic stripe being the standard for more than 40 years, consumers overwhelmingly trust EMV. A full 82 percent of survey respondents said they strongly or somewhat agree that chip cards are more secure than mag-stripe cards for in-store transactions. Interestingly, trust in EMV technology appears to rise among respondents as they get older, with 88 percent of respondents age 65 and older saying they somewhat or strongly agree that EMV technology offers the more secure payment method.

This is good news for financial institutions, which have spent significant time and resources educating consumers about this new technology. In CSI's 2016 Banking Priorities Study, more than 60 percent of banking executives polled indicated they intend to increase spending on EMV implementation.

So, while consumer trust in EMV technology—and overall security—is healthy, banks must continue to implement the latest security measures and technologies designed to keep consumer data safe. 



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It's football time in Tennessee

Bankers and associate members joined TBA for our UT and Titans tailgates.



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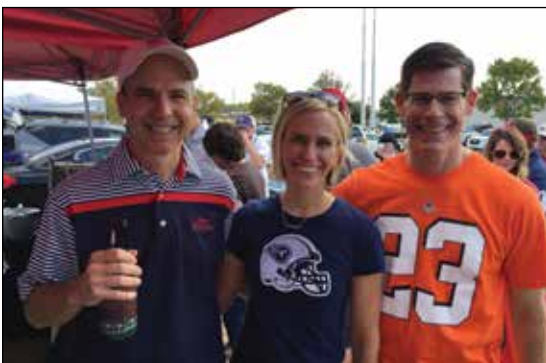
UT Tailgate





Presented by TBA's Young Bankers Division, both events were well attended. To add to the excitement, both teams earned victories. Tennessee beat Florida and the Titans topped the Browns.

PHOTOS BY STACEY LANGFORD AND SUBMITTED BY MEMBERS



Economy, technology trends highlighted at Bank Directors Retreat

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Bank decision makers from across Tennessee convened for the annual Bank Directors Retreat at the Franklin Marriott Cool Springs Oct. 25 and 26, 2016.

The event kicked off with an opening reception, and the next day was filled with actionable tips from a variety of speakers. After an opening night reception, day two included a 2017 economic outlook from Elliot Eisenberg, and Jack Vonder Heide examined how boards can plan for emerging technologies. Eisenberg addressed how all four parts of GDP will perform in 2017, including household con-

sumption, corporate investment, government spending, and exports. Vonder Heide offered an executive-level overview of new and emerging technologies, along with advice for crafting a strategy that delights customers, improves internal efficiencies, and builds a foundation for long-term growth.

Commissioner Greg Gonzales focused on challenges facing directors from the Tennessee Department of Financial Institutions' point of view and suggestions to help alleviate them.

Mike Woody examined how to create an effective sales culture in a bank's board. 



PHOTOS BY STACEY LANGFORD






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Independent Bankers Division Convention examines community bank issues

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The Tennessee Bankers Association welcomed approximately 100 bankers for the annual Independent Bankers Division Convention. Taking place at the Franklin Marriott Cool Springs Oct. 26 and 27, 2016, the convention covered current issues of interest to community banks, including compliance issues, opening accounts online, and the M&A market.

Day one featured an informative session from Philip K. Smith on specific tactics financial institutions can use to maintain their independence and increase value.

The second day featured B. Scott Daugherty discussing areas of emphasis by regulatory agencies and results of exams and regulatory guidance.

To close out the Convention, Gene Marks' presentation on how each presidential candidate would affect business in the next two years was a point of interest.

With the election only days away, *The Washington Post* columnist and small business owner took attendees through a bi-partisan look at where Hillary Clinton and Donald Trump stood on the Affordable Care Act, taxes, regulation, and technology.

The convention also marked the end of Phillip Renfroes's term as chairman of the Division. Renfro, who is president and CEO of Community Bank in Lexington, turned the gavel over to Bill Yoder, president and CEO of Southern Community Bank in Tullahoma. 🇺🇸



ABOVE: Independent chairman Phillip Renfro, James Taylor of Equias Alliance, and speaker Philip Smith at the opening night reception sponsored by Provident Commercial Finance, LLC. **RIGHT:** Incoming Independent Bankers Division chairman Bill Yoder presents an engraved clock to Phillip Renfro for his service as chairman during the 2015-2016 year.

PHOTO BY TYLER NELSON



TBA INDEPENDENT DIVISION ELECTS BILL YODER AS CHAIRMAN

Bill Yoder, president and CEO of Southern Community Bank in Tullahoma, was announced as the newly elected chairman of the Independent Bankers Division of the Tennessee Bankers Association (TBA). As chairman of the Independent Bankers Division, Yoder also will sit as an ex-officio member of the Tennessee Bankers Association board of directors for the duration of his term. The announcement took place at the TBA's Independent Bankers Division Convention on October 27 in Franklin.

Yoder succeeds Phillip Renfro in the division's top position. As a past chairman, Renfro, who is president and CEO of Community Bank in Lexington, will continue to sit on the division's board of directors for three years.



Phillip Renfro, Ken Jones, Jim Robinson, Gay Dempsey, Philip Calahan, Scott Cocanougher, Bill Yoder, Logan Hickman, Jay England, and Adam Robertson
PHOTO BY TYLER NELSON

2016-2017 INDEPENDENT BANKERS DIVISION OFFICERS AND DIRECTORS

Delegates to the Independent Bankers Division convention elected the following Tennessee bankers to serve as officers for 2016-2017:

- **Chairman:** **Bill Yoder**, *President/CEO, Southern Community Bank, Tullahoma*
- **Chairman-elect:** **Ken Jones**, *President/CEO, Citizens Bank, New Tazewell*
- **First Vice Chairman:** **Philip Calahan**, *President, Peoples Bank & Trust Company, Manchester*
- **Secretary/Treasurer:** **Jim Robinson**, *President/CEO, Heritage Bank & Trust, Columbia*

In addition to executive officers, each year convention delegates elect one director from each of the three Grand Divisions of Tennessee to replace directors who rotate off the board.

New directors elected to the board during this convention were:

- **East Tennessee Director:** **Adam Robertson**, *President, Commercial Bank, Harrogate (2019)*
- **East Tennessee Director (filling a one-year term):** **Terry Eastwood**, *CEO, First Bank of Tennessee, Spring City (2017)*
- **Middle Tennessee Director:** **Keith Hatley**, *President and CEO, Sumner Bank & Trust, Gallatin (2019)*
- **West Tennessee Director:** **John Liddy**, *President and CEO, Farmers & Merchants Bank, Adamsville (2019)*

Other directors on the board are:

- **Gay Dempsey**, *CEO, Bank of Lincoln County, Fayetteville (2017)*
- **Wright Cox**, *President, BankTennessee, Collierville (2017)*
- **Travis Edmondson**, *CEO, Clayton Bank and Trust, Knoxville (2018)*
- **Scott Cocanougher**, *President/CEO, First Community Bank of Tennessee, Shelbyville (2018)*
- **Jay England**, *President/CEO, Decatur County Bank, Decaturville (2018)*

Past Chairmen - Ex-Officio Directors are:

- **Ted Williams**, *President/CEO, TriStar Bank, Dickson (2017)*
- **W. Logan Hickman, Jr.**, *Executive Vice President, Peoples Bank of the South, LaFollette (2018)*
- **Phillip Renfro**, *President/CEO, Community Bank, Lexington (2019)*

Completing their director terms were **Mark Holder**, *TNBank, Oak Ridge*, and **Wayne Minton**, *President/CEO, The Bank of Milan, Milan*. The Tennessee Bankers Association thanks them for their volunteer leadership.

The Independent Bankers Division of the Tennessee Bankers Association was organized in 1973 to represent the interests of Tennessee's community banks in areas such as legislation and education.



TOP & MIDDLE: Speakers Craig Raughton and Gene Marks covered topics such as online account opening and how the presidential election will impact business in the next two years. **ABOVE:** Glenn Barker and Phil Crawford at the opening night reception.





Statement of Ownership

UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)

1. Publication Title: The Tennessee Banker

2. Publication Number: 53-8860

3. Filing Date: 10/19/2016

4. Issue Frequency: B:- Monthly

5. Number of Issues Published Annually: 6

6. Annual Subscription Price: \$40 number / \$55 member

7. Complete Mailing Address of Known Office of Publication (Not printer) (Street, city, county, state, and ZIP+4®):
211 Athens Way, Ste 100, Nashville, Davidson, TN, 37228-1381

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer):
Same as above

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank):
Publisher (Name and complete mailing address):
Tennessee Bankers Association, 211 Athens Way, Ste 100, Nashville, Davidson, TN, 37228-1381
Editor (Name and complete mailing address):
Colin Berrett, Same as above
Managing Editor (Name and complete mailing address):
Tyler Nelson, Same as above

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)
Full Name: Tennessee Bankers Association
Complete Mailing Address: 211 Athens Way, Ste 100, Nashville, Davidson, TN 37228-1381

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box ☒ None

Full Name: _____ Complete Mailing Address: _____

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one)
The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
☒ Has Not Changed During Preceding 12 Months
☐ Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

PS Form 3526, July 2014 (Page 1 of 4 (see instructions page 4)) PSN: 7530-01-000-9931 PRIVACY NOTICE: See our privacy policy on www.usps.com

13. Publication Title: The Tennessee Banker

14. Issue Date for Circulation Data Below: 9/23/16

15. Extent and Nature of Circulation

		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)			
		<u>2,958</u>	<u>2,750</u>
b. Paid Circulation (By Mail and Outside the Mail)			
(1)	Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	<u>2,188</u>	<u>2,094</u>
(2)	Mailed In-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	<u>216</u>	<u>260</u>
(3)	Paid Distribution Outside the Mails including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	<u>N/A</u>	<u>N/A</u>
(4)	Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	<u>N/A</u>	<u>N/A</u>
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))		<u>2,404</u>	<u>2,354</u>
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)			
(1)	Free or Nominal Rate Outside-County Copies Included on PS Form 3541	<u>112</u>	<u>133</u>
(2)	Free or Nominal Rate In-County Copies Included on PS Form 3541	<u>15</u>	<u>18</u>
(3)	Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	<u>N/A</u>	<u>N/A</u>
(4)	Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	<u>N/A</u>	<u>N/A</u>
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		<u>127</u>	<u>151</u>
f. Total Distribution (Sum of 15c and 15e)		<u>2,531</u>	<u>2,505</u>
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		<u>427</u>	<u>245</u>
h. Total (Sum of 15f and g)		<u>2,958</u>	<u>2,750</u>
i. Percent Paid (15c divided by 15f times 100)		<u>95%</u>	<u>93.2%</u>

* If you are claiming electronic copies, go to line 16 on page 3. If you are not claiming electronic copies, skip to line 17 on page 3.

PS Form 3526, July 2014 (Page 2 of 4)

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16. Electronic Copy Circulation

	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Paid Electronic Copies		
b. Total Paid Print Copies (Line 15c + Paid Electronic Copies (Line 16a))		
c. Total Print Distribution (Line 15f + Paid Electronic Copies (Line 16a))		
d. Percent Paid (Both Print & Electronic Copies) (16b divided by 16c x 100)		

☐ I certify that 65% of all my distributed copies (electronic and print) are paid above a nominal price.

17. Publication of Statement of Ownership
☒ If the publication is a general publication, publication of this statement is required. Will be printed in the 11/19/16 issue of this publication. ☐ Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner
Tyler Nelson, Managing Editor Date: 10-19-2016

I certify that the information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

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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.

WE LOVE OUR SPONSORS AND ADVERTISERS

Thanks to the sponsor and advertising support of our associate members, TBA maintains high-quality programming while controlling costs for attending TBA events. To sponsor a 2017 event, please contact Stacey Langford at slangford@TNBankers.org or visit TNBankers.org/news/advertising.

TOP 10 ASSOCIATE MEMBER SPONSORS AND ADVERTISERS IN 2016

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7. Investors Title Insurance Company
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9. SHAZAM Network
10. FTN Financial

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For 35 years, Haberkfeld Associates has helped community banks attract and engage profitable retail and business customers. Haberkfeld clients attract twice as many new customers per year compared to community bank averages, generating long-term, positive impacts on all major areas of bank profitability. Over the last decade, Haberkfeld Associates has helped its clients acquire 7.5 million new core customers using a comprehensive strategy that encompasses new technology and product development, policy consulting, sales methodology, training, marketing, benchmarking, and reporting.

INFORMATION TECHNOLOGY

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People on the Move

Argent Trust Company of Tennessee, Memphis, has promoted **David Franks** to market president.

Bank of Tennessee, Collierville, has named **Ron Schneider** as vice president, commercial lending.



BAKER

ZERAMBO

TREWHITT



MAYO

MCMURRAY

ROBERTS



SETTLEMIRE

SMALL

BYRD

CBBC, and Twin Cities Financial Services, Inc., Maryville, have promoted **Mike Baker** to president of CBBC Bank and TCFS, Inc., effective September 30, 2016. Previously Baker served as senior executive vice president and chief banking officer. Gaynell Lawson, who has served CBBC Bank since 1973, will continue to serve as CEO, director of the bank, and holding company. **Susan Zerambo**, the bank's human resources and payroll and benefits manager was promoted to vice president. The bank has named seasoned banker **Samantha K. Trewhitt** as an assistant vice president and Knoxville market executive. In addition, the bank has promoted these staff to assistant vice president: **Gerda Mayo** as the bank's loan compliance officer; **April McMurray** as mortgage loan officer with emphasis on fixed mortgages and construction loans; **Perry Roberts** as branch officer and

lender at the Midland branch; **Jonathan Settlemire** as operations center officer to oversee electronic banking; **Scott Small** as information technology officer; and **Meagan Byrd** as banking officer in the role of executive assistant, social media, and events coordinator.

Community Bank & Trust, Ashland City, has named **Steven Ford** as vice president and regional lender.

Community Trust Bank, LaFollette, has promoted **Dorothy Franklin** to senior market lender of the bank's LaFollette market. She will continue her role as branch manager of the Clinton office.



FRANKLIN

IBERIABANK, Memphis, has named **Ron Buckhanon** as vice president and manager of the Medical Center branch.

F&M Bank, Clarksville, has named **Kristin Fleming** as assistant vice president and branch manager/lender at its Lebanon banking office.

Fifth Third Bank, Nashville, has promoted **Bo Robertson** to retail regional manager, and **Boomer Holland** was named as an investment executive.

First Advantage Bank, Clarksville, has named **Lisa Reyes** as business banking associate.

First Community Bank of East Tennessee, Rogersville, has welcomed **Keith Hickey** as vice president and commercial lender.



HICKEY

InsBank, Nashville, has named **Lauren Cannon** as vice president and director of treasury management and deposit services.

Pinnacle Financial Partners, Chattanooga, has added **Stephen Ratterman** as a senior vice president and financial advisor for the firm's advisory group at Pinnacle's downtown Chattanooga office.



RATTERMAN

Pinnacle Financial Partners, Nashville, has welcomed **Jeff East** and **Doug Jones** as senior vice presidents and financial consultants for Pinnacle Asset Management, working in Pinnacle's Nashville Green Hills office and Pinnacle's Cool Springs Franklin office, respectively. **Carl Bedwell** and **Chris Howe** have joined Pinnacle's commercial real estate team in its lending group as senior vice presidents and financial advisors working at Pinnacle's downtown Nashville office. In addition, the bank welcomed **Theresa Howell** and **Michelle Oyaghiro** as treasury management operations product specialists; **Nate Fowler** and **Nathan Kurita** as managing directors for the firm's wealth advisors; **David Castilaw**, **Manny Otero**, **Betty Parker** as financial advisors; **Melanie Coyle** as mortgage adviser assistant; **Judy Hanson** as residential construction closing adviser; and **Dorothy Basak** and **Markqueta Flournoy** as service specialists.



EAST



JONES



BEDWELL



HOWE

Regions Bank, Nashville, has promoted **Jorie Hoskins** to assistant vice president and wealth adviser for the bank's private wealth management.

Bank Notes



COURTNEY

LONGSDALE

TAYLOR

ServisFirst Bank, Nashville, has added **Samantha Courtney** who will serve as senior vice president and private banking manager for the Tennessee region.


Beverley Braham Longsdale will serve as bank officer and the client relationship associate. **Stephen Taylor** was named as healthcare portfolio manager. **Jordan Jager** was named as a mortgage loan officer.

Tennessee Bank & Trust, Franklin, has named **Joan Yeager** as customer liaison and **Tosha Worthen** as teller.

Tennessee State Bank, Pigeon Forge, has transferred **Jackie Ownby**, vice president, community banking officer to the corporate branch. Ownby has worked for TSB for 17 years.



OWNBY

LBMC, Brentwood, has promoted **Brad Bonde**, **Briana Mullinax**, **Brett Kennedy**, and **Justin Follis** to shareholders; **Jason Riddle** to partner; **Britt Cumble** to director. In addition, the firm has promoted managers **Ben Carver** and **Blake Harrison** to senior managers, and **Courtney Bach**, **Jenny Merritt**, and **Hunter Ray** to senior manager positions. 



Peoples Bank & Trust Company, Manchester, celebrated its 110-Year Anniversary with a Customer Appreciation Day September 23 for the community at the bank with refreshments and door prizes awarded. Peoples Bank & Trust was founded October 5, 1906 in the historic office of Dr. E. P. Vaughn, and the first organizational meeting of the bank was held with the original incorporators: John P. Adams, William Alwood, John A. Harpole, S. L. Hudson, and A. M. May using a handwritten ledger book to document the minutes. At the end of the day, the five organizers were elected to serve as board members as well as F. A. Johnston and E. C. Murray, and S. L. Hudson was elected as chairman for the first board of directors of Peoples Bank & Trust Company. Through the years, as the town grew, the bank continued to grow, attract interest, and new leadership from the community arrived to add their own contributions.

First Community Bank of Bedford County, Shelbyville, has changed its name to **First Community Bank of Tennessee**.

The American Bankers Association has appointed **D. Bryan Jordan** as chairman of ABA's American Bankers Council for membership year, 2016-2017. Jordan is currently chairman, president, and CEO of **First Horizon National Corporation, Memphis** and member of the TBA Board of Directors. "This council represents a critical segment of our nation's financial system, and ABA is extremely fortunate to have Bryan's leadership," said Rob Nichols, ABA president and CEO. "His commitment and experience will be a tremendous asset to our industry." Jordan follows outgoing ABC chairman, John Hairston, president and CEO of Hancock Holding Company.

The American Bankers Association named **H. McCall Wilson, Jr.**, president and CEO, The Bank of Fayette County, Collierville, to its board of directors. McCall joins Deborah A. Cole, president and CEO, Citizens Savings Bank and Trust Company, Nashville, on the board.

The American Bankers Association Foundation has recognized six banks, including **Triumph Bank, Memphis**, for their noteworthy corporate social responsibility with a 2016 *Community Commitment Award*. Triumph Bank was recognized for its Personal Financial Management with the Boy Scouts of America Program. The program empowers Boy Scouts from low- to moderate-income communities by providing them with in-depth, personal financial education on topics such as saving, setting financial goals, paying for college, and the difference between renting and buying a home.



Bank Notes

continued



Pathway Lending's Women's Business Center was honored at the second *Annual INSBY Awards* presented by INSBANK, Nashville. Barbara Harris, Clint Gwin, and Lori Rochelle from Pathway Lending accepted the award.

Home Trust Bancshares Inc., Asheville, NC, holding company for Home Trust Bank, has acquired **TriSummit Bank, Kingsport**, and paid \$31.8 million. The merger of the banks is expected to yield assets in excess of \$3 billion and boost Home Trust's gross loans and total deposits to about \$2.1 billion, respectively, and its total equity will increase to roughly \$370 million. Board members of both banks unanimously approved the merger. If TriSummit Bank shareholders approve of the deal as well as state and federal regulators sign off on the merger, closing is expected to occur during the first quarter of 2017.

Union City-based Reelfoot Bank, a Reelfoot Bancshares Inc. subsidiary, is merging with **Paris-based Security Bank and Trust Company**. The merger is expected to close before the end of the first quarter of 2017, following the receipt of regulatory and shareholder approval. The combined entity will be headquartered in Paris. 

Community Corner

Tyler Clinch, president, and CEO of **First Community Bank of East Tennessee, Rogersville**, completed the 62-mile Metric Century ride in support of the Chip Hale Center, a United Way agency. The 6th Annual Chip Hale Center's Ride Like Hale event took place August 20 with all proceeds benefiting the Chip Hale Center. First Community Bank was a \$500 Gold Sponsor of the event. The mission of the Center is to provide quality, individualized support to adults with disabilities in Sullivan, Hawkins, and Greene Counties.



FCB team members present check to Randi Linkous, director of the Chip Hale Center. **L-R:** Debbie Price, FCB branch manager/lender, East Main; Randi Linkous, director of the Chip Hale Center; Jeanette Edens, FCB branch manager/lender-Wal-Mart branch; Ashley Lawson, FCB CSR/Lender- West Main branch.



Tyler Clinch, FC Bank president and CEO, before the 2016 Ride like Hale




First Tennessee Bank announced that Nashville bakery The Cupcake Collection was the grand prize winner of the bank's statewide "Best Small Business Contest," and presented owner Mignon Francois with a check for \$10,000. "Tennessee's Best Small Business Contest," the inaugural small business contest from First Tennessee Bank, was created to recognize small businesses in Tennessee with the best customer service. More than 26,000 votes were cast in 2016 for the five finalists throughout the state. In addition to The Cupcake Collection, other finalists in the top 3 include BAAK Boutique in Sevierville and The Village Mercantile in Knoxville.



In September, **First Freedom Bank, Lebanon**, donated \$1,000 in support of the Mount Juliet Help Center, which provides emergency food and utility assistance to citizens in Mount Juliet and west Wilson County. Pictured at the presentation are (left to right) John Bradshaw, president and COO of First Freedom Bank; Linda Pigue, board member of Mount Juliet Help Center; Carolyn Smith, director of Mount Juliet Help Center; Matt Pillow, First Freedom Bank, assistant vice president and Providence office manager; Bob Carrizzo, board president for Mount Juliet Help Center; and John Lancaster, chairman and CEO of First Freedom Bank.



In October, **First Freedom Bank, Lebanon**, donated \$1,000 in support of Wilson County Court Appointed Special Advocates (CASA). CASA provides trained volunteers who advocate in court for the stability and healthy development of abused and neglected children. CASA volunteers remain with their assigned case until the child can be returned home, is adopted, or other permanent arrangements are made. Pictured at the check presentation are (left to right) John Bradshaw, president and COO of First Freedom Bank; Cathey Sweeney, executive director of Wilson County CASA; Shelia Ferrell, vice president and relationship manager at First Freedom Bank and president-elect of Wilson County CASA; and John Lancaster, chairman and CEO of First Freedom Bank. 



Employment Opportunities

1610-7 INFORMATION TECHNOLOGY SPECIALIST

First Community Bank of East Tennessee, Rogersville, is seeking an Information Technology Specialist. The position is to provide support to the Information Technology Officer in regards to the bank's core and Windows network, wide area network, and telecommunications functionality. Develop in-depth knowledge of bank's Windows network including but not limited to desktop and server support, security, anti-malware, backup, and restoration. Responsibilities include support for system security, system configuration, maintenance and upgrades, customer and employee technical support, and other IT related projects. Apply via E-mail to careers@fcbanktn.com or mail to: FCB Human Resources, PO Box 820, Rogersville, TN 37857. Please identify the position for which you are applying. AA/EEO employer.

1610-6 IT RISK SENIOR AUDIT CONSULTANT

Position Title: IT Risk Senior Audit Consultant. Location: Nashville, Tennessee. Position Type: Full Time. Compensation: Salaried / TBD. Start Date: ASAP. JOB DESCRIPTION: This opportunity will allow you to participate in a team providing services related to financial reporting IT controls, compliance, and operational processes including business process and IT management controls within the IT Audit/Consulting discipline. The ideal candidate will have the opportunity to work with multiple clients and assist them in identifying and resolving issues, provide valuable insight to help clients stay abreast of current challenges and opportunities, and communicate with all levels of personnel at the client from the IT staff to the Director of IT to the C-suite executives. You will be able to learn from other auditors with years of experience as you grow in your professional career. You will participate in a variety of IT audit, compliance, and consulting engagements in multiple states as you build your network of valuable professional contacts. You will also gain exposure to all sizes and types of organizations. RESPONSIBILITIES: Represent the firm in a professional manner; Provide timely, high-quality client service; Exhibit good communication skills, written and verbal; Resolve professional, technical and client service problems promptly and respectfully; Ability to work both independently and in a team environment; Ability to document your work in a detailed fashion through use of electronic work papers; Ability to identify risks and controls; Provide clients with practical solutions to their issues; Exhibit discipline and organizational skills to accomplish assigned responsibilities within specified timeframes and within identified budget constraints; Ability and willingness to travel to serve clients, up to 30% overnight

travel is possible and should be expected along with other commuter type travel; Maintain an understanding of relevant current and emerging technologies and IT audit. THE PERKS:

Competitive Salary with annual performance bonus potential; 20 days of vacation per year, 10 Holidays; Employer-paid life insurance and disability insurance; 401k plan with employer profit sharing; Overnight travel award pay (\$50 per night after 25 days); Parental Leave, Primary and Secondary caregiver; 40 hours of CPE a year will be provided to maintain certifications.

JOB REQUIREMENTS: Travel: 20-30% travel expectation. Education: Minimum: Bachelor's degree; Preferred: MIS, Accounting, Finance, or MBA. Experience: Desirable: 2-5 years of IT Audit or Internal Audit; Desirable: SOC/SSAE 16 or GIT testing experience and knowledge of the COSO and/or CoBIT frameworks. Desirable: Public accounting firm experience. Desirable: Experience in regulated environments (Banking, Healthcare, Insurance). Certification: Desirable: CPA, CITP, CISSP, CISA or CISM (one or more relevant certifications required for senior positions). COMPANY INFORMATION: Take your career to the next level at a national CPA and advisory firm. At BKD, we offer the resources you need to go as far as your talent will take you. Build your skills focusing on specific industries and service areas while delivering unmatched client service to high-profile companies and organizations. Work with great people and experience rewarding career opportunities. Our approximately 2,100 CPAs, advisors and dedicated staff serve clients in 50 states and internationally. Experience the BKD difference for yourself. For more information about our firm locations, visit bkd.com. BKD, LLP is an equal opportunity employer with policies designed to ensure equal opportunities in recruitment, employment, promotion, compensation, training and development without regard to race, color, sex, sexual orientation, age, religion or creed, disability, national origin or any other protected status. CONTACT INFORMATION: Job Reference: IT Risk Senior Audit Consultant. Contact Name: Cerone F. "Cy" Sturdivant; Method: Via email – csturdivant@bkd.com; Website: <https://careers-bkd.icims.com/jobs/2661/it-risk-senior-audit-consultant/job>. SPECIAL INSTRUCTIONS: Apply online at the address listed above or contact Cy for more information. The Middle Tennessee Chapter of ISACA is not responsible for the content or accuracy of this job posting.

1610-5 DATA PROCESSING MANAGER

Job Description – Data Processing Manager: Requires Bachelor's degree in computer science or related technical field or commensurate banking experience will be considered. Minimum 5 – 8 years management or super-

visory 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. 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. Supervises all daily departmental tasks, monitors daily procedures and assists with projects associated with the bank's technology goals and objectives. Manages computer operations scheduling, backup, storage, and retrieval functions. Performs other duties as determined by Chief Information Officer. Citizens Bank promotes an equal employment opportunity workplace which includes reasonable accommodation of otherwise qualified disabled applicants and employees. Please contact the bank's Human Resources Director should you have questions about this policy or these job duties. Qualified applicants may send their resumes to srogers@citizens-bank.org.

1610-2 LOAN PROCESSOR

Job Requirements: High school diploma or equivalent; Six months to one year experience in a financial institution preferred; Knowledge of current loan compliance regulations and familiarity with current loan software preferred; Good sales, organizational and interpersonal skills; Good oral and written communication skills in order to effectively communicate with customers and third parties about the bank's loan programs and policies; Good understanding of financial institution products and services; Ability to read and comprehend training materials, bank communications and related loan manuals; Ability to learn and follow bank policies regarding the lending process; Proficient in Microsoft Word, Excel, Outlook and

other common PC-based software. Specific Job Functions: Provides administrative assistance for all loan types, including updating loan data for entry into the financial institution's computer system and preparing and assembling documentation for various types of loans; Ensures that loan files contain documents with proper signatures, dates, legal descriptions and other relevant data in accordance with government regulations and bank standards; Assembles and verifies accuracy of loan documentation; Assists Loan Officer in clearing loan documentation exceptions; Maintains new and paid loan files. Performs a variety of clerical duties requiring knowledge of departmental procedures; Orders credit reports, background checks, reference checks and other information as needed on loan applicants; Answers telephone inquiries and written inquiries concerning loan processing and information; Cross-markets financial institution products and services as appropriate; Performs other duties as assigned by supervisor. Citizens Bank promotes an equal employment opportunity workplace which includes reasonable accommodation of otherwise qualified disabled applicants and employees. Please contact the bank's Human Resources Director should you have questions about this policy or these job duties. Qualified applicants may email their resumes to srogers@citizens-bank.org.

1609-11 MARKETING OFFICER

Tennessee State Bank has an immediate opening for a Marketing Officer at its corporate office in Pigeon Forge, TN. Bachelor's degree and a minimum of two years marketing experience preferred, excellent customer service and computer skills required, as well as knowledge of advertising creation, InDesign, Adobe, Photoshop, iMovie, Word, and Excel. Primary duties include ad and product creation, coordination of marketing efforts with selected agencies, development of scripts, scheduling radio ads and coordinating employee participation. Additional duties include developing annual budgets and plans, planning and organizing community events, business development, networking events, etc. Excellent benefits (employee only paid at 100%) medical, dental, vision, group life and disability (ST/LT), 401(k), on-site fitness center and much more! 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.

1609-5 BRANCH MANAGER

Community First Bank & Trust headquartered in Columbia, TN is seeking a Branch Manager for our Thompson's Station, TN branch. This exempt position reports to the SVP, Branch Administration Manager. Overview: The Branch Manager is responsible for retail and operational duties. This position will direct the branch activities, including teller operations, customer service, lending, collections, personnel administration, compliance and branch security. Responsible for community outreach and overall growth of

the branch. **JOB DUTIES AND RESPONSIBILITIES** (other duties may be assigned): Communicates positively to promote Community First Bank & Trust and its products. Regularly makes sales calls and looks for opportunities to sell bank services and makes referrals from both existing customers and prospects; Responsible for branch sales management, personnel administration, and operations; Maintains a high level of knowledge about all banking products and services; leads and cultivates a sales oriented staff to meet high quality customers service and promotes sales while maintaining a home-town community bank atmosphere; finds solutions to customer's needs and concerns; Meets branch deposit, referral and loan growth goals and monitors budget expenditures; Conducts employee training and orientation as needed; Actively participates in bank sponsored events, community and civic activities and recommends ways of enhancing growth and bank's presence in the community; Has knowledge of and adheres to all regulatory rules and regulations, immediately reports any suspicious behavior and/or situations that may result in criminal or emergency incidents, and completes all required training in a timely manner. Ensures the branch adheres to compliance regulations, and state and federal laws. **JOB REQUIREMENTS AND QUALIFICATIONS:** College degree in business related field or a minimum of five years of equivalent professional experience preferred; Excellent leadership skills with the ability to effectively manage and motivate staff; Comprehensive knowledge of banking products and services; Superior customer service and proven sales skills; Required to meet the qualifications necessary for registration on the NMLS Registry and obtaining a Unique Identifier Number. Registration may include finger printing and the completion of an FBI Background Check; Must be a self-starter, team player and possess strong oral and written communication skills; Knowledge in financial institution operating policies, procedures, and banking regulations; Strong organizational and prioritization skills and has the ability to multi-task, work under pressure and be flexible; Strong computer skills, including Microsoft Word and Excel; Ability to maintain regular and predictable attendance; to report to work on time and adheres to the assigned work schedules with minimal exceptions to avoid disruption of work flow and customer/staff service needs. Community First Bank & Trust offers competitive compensation and benefits including medical, dental, vision, flexible spending accounts, life insurance, short term disability, long term disability, and 401(k). Qualified candidates may submit their resume to Barbara Greer, Human Resources via e-mail to bgreer@cfbk.com, or Community First Bank & Trust, Attn: Barbara Greer, 501 S James Campbell Blvd., Columbia, TN 38401. EOE AA M/F/Vet/Disability

1608-8 STAFF ACCOUNTANT

Citizens Bank; Job Description— Staff Accountant; Reports to: Accounting Manager; Job Requirements: Bachelor's degree in accounting or business degree with major in accounting; Good knowledge of accounting principles, strong mathematical, financial management and problem solving skills; Strong ability to analyze financial transactions; Proficient in Microsoft Excel a must; Experience with Microsoft Outlook, Word and Access a plus; Excellent attention to details and ability to meet deadlines; Good oral and written communication skills. Specific Job Functions may include: Researches and prepares management reports regarding all areas of the accounting function, including budget, investments and fixed assets; Maintains fixed asset system, including recording purchases and dispositions, depreciation and reporting of fixed assets; Completes daily and monthly general ledger and checking account reconciliations to insure the accuracy of the financial and regulatory reporting system; Assists accounting manager and CFO with preparation and review of regulatory reports and tax returns; Assists accounting manager and CFO with prepaid expenses, accrued expenses and other monthly accruals; Assists in preparing and monitoring budgets for the financial institution; Assists in managing the financial institution's investment portfolio; Assists management with Federal Home Loan Bank borrowing and record-keeping; Assists in preparing and insuring the accuracy of monthly branch performance reports for management and the board; Assists in making general ledger entries; Assists non-financial managers in financial reporting & analysis; Develops innovative ways to utilize technology to streamline accounting procedures; Performs other duties as assigned by supervisor or CFO. 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.

1608-1 EMPLOYMENT OPPORTUNITIES

Various Career Opportunities. Trustmark National Bank is one of the South's premier financial institutions with 194 banking centers in Tennessee, Mississippi, Florida, Alabama, and Texas. Please visit us at www.trustmark.com to search our career opportunities. Click "About Us/Career Opportunities/Job Listings" and apply online. Equal Opportunity/Affirmative Action Employer. M/F/D/V.

Tennessee banks and associate members may list positions free-of-charge as a benefit of their membership in the Tennessee Bankers Association. Those interested in placing an ad or replying to position openings (refer to position number) should direct their inquiries to Penny Powlas at ppowlas@TNBankers.org, or 800-964-5525 or 615-244-4871. View more positions at TNBankers.org/products/jobbank.

Memphis bank trains parakeet as star for its commercial

60 years ago, Midsouth television viewers were introduced to “Thrifty Tom,” a talking parakeet known for reciting the catchphrase “Bank with First National.”

“Thrifty Tom” was the brainchild of Dave Tuttle, assistant vice president and director of public relations for the First National Bank, Memphis, now known as First Tennessee. Tuttle,

along with an advertising agency, scoured local pet shops for the names of customers with eloquent birds. Soon four women began attempting to teach their birds to repeat the tagline “Bank with First National.”

By the December 15 deadline, two parakeets had their script down pat and recording began. If only it were that easy. Whenever Bob Zimmerman, of Dixie Films, went

to start taping, the birds would seek the sanctuary of their cage. Finally, with patience and several hundred feet of film, Zimmerman captured the necessary footage at 1 a.m. on Christmas day.

The First National Bank commercials began airing on January 1, 1956—opening day of Memphis’ newest station, WREC-TV, now known as WREG News Channel 3. 🇺🇸



“Billy,” as he was known prior to becoming a TV star, with his owner, Mrs. Raymond R. Denford of Memphis

Professional Development Calendar

2016

November 15

Branch Management Series

– Session 4 of 4

TBA Barrett Training Center, Nashville

November 16

HMDA Reporting and Update

TBA Barrett Training Center, Nashville

November 17

2016–2017 Retail Banking Officer Forums – Session 2 of 3

TBA Barrett Training Center, Nashville

November 17 & 18

Bank Security

and Risk Management Conference

Nashville Airport Marriott, Nashville

November 29

Call Report Preparation

TBA Barrett Training Center, Nashville

November 30

2016–2017 Senior Compliance Officer Forums – Session 1 of 4

TBA Barrett Training Center, Nashville

December 1

2016–2017 Senior Human Resources Forums – Session 1 of 3

TBA Barrett Training Center, Nashville

December 6, 7, 8

IRA Advanced Update and Review

Knoxville, Nashville, Jackson

2017

January 10

2016–2017 Senior Bank Marketing Director Series – Session 2 of 3

TBA Barrett Training Center, Nashville

January 18, 19, 20

2016–2017 Senior Lender Forums – Session 2 of 3

TBA Gilliam Board Room, Nashville

January 24 & 25, 25 & 26

Fundamentals of Compliance

Knoxville, Nashville

January 31, February 1, 2

CEO Forums – Session 1 of 3

TBA Gilliam Board Room, Nashville

February 6

Legislative Reception

War Memorial Auditorium, Nashville

February 7 & 8

Credit Conference

Omni Hotel, Nashville

February 15

NEW **WEBCAST**

Managing Fair Lending Risk

Online

February 15, 16, 17

CFO/Controller Forums – Session 1 of 3

TBA Gilliam Board Room, Nashville

February 16

NEW **WEBCAST** **Community**

Reinvestment Act Compliance for Community Banks

Online

February 20–22

The Southeastern School of Advanced Commercial LendingSM

Loews Vanderbilt Hotel, Nashville

February 23 & 24

Essentials of Commercial Lending

Loews Vanderbilt Hotel, Nashville

February 28

2017–2018 Senior Compliance Officer Forums – Session 2 of 4

TBA Barrett Training Center, Nashville

March 5–10

The Southeastern School of Consumer CreditSM

TBA Barrett Training Center, Nashville

March 6 & 7, 8 & 9

Tennessee Deposit Account Administration

Knoxville, Nashville

March 8

Young Bankers Division Day on the Hill

Tennessee State Capitol, Nashville

March 14

Credit Risk Rating Process: Non-Accrual Recognition and Problem Asset Administration

TBA Barrett Training Center, Nashville

March 14 & 15

Human Resources Conference Embassy Suites Hotel & Conference

Center, Murfreesboro

March 15

HALF-DAY PROGRAM **Credit Culture:**

What is Your Bank's Culture?

TBA Barrett Training Center, Nashville

March 24

IT/Operations/Information Security Officer Forums – Session 1 of 3

TBA Barrett Training Center, Nashville

March 28, 29, 30

Basic IRA Seminar

Knoxville, Nashville, Jackson

March 28

Writing an Effective Credit Memo

TBA Barrett Training Center, Nashville

March 30

Introduction to Banking

TBA Barrett Training Center, Nashville

April 4

Branch Management School – Session 1 of 4

TBA Barrett Training Center, Nashville

April 4 & 5

Strategic Technology & Operations Conference

Embassy Suites Hotel & Conference Center, Murfreesboro

April 5

2016–2017 Retail Banking Officer Forums – Session 3 of 3

TBA Barrett Training Center, Nashville

April 11 & 12

BSA/AML Compliance School

Sheraton Music City Hotel, Nashville

April 23–25

Leadership Convention

Hutton Hotel, Nashville

April 26

NEW Identifying Common Mistakes During the Appraisal Compliance Review

TBA Barrett Training Center, Nashville

April 27

2016–2017 Senior Bank Marketing Director Series – Session 3 of 3

TBA Barrett Training Center, Nashville

May 1 & 2, 3 & 4

Real Estate Lending Compliance

Knoxville, Nashville

May 8–10

Executive Development Academy – Session 1 of 3

TBA Barrett Training Center, Nashville

NOTE: All programs and dates listed are subject to change. Occasionally other timely programs are added to the calendar throughout the year. We encourage you to visit www.TNBankers.org/calendar for the most current information about TBA events.

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| • Internal Audit Services | • Bank-Owned Life Insurance | • Bond Accounting | • Holding Company Loans |
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