

THE TENNESSEE BANKER

September / October 2016 • Volume 105 5



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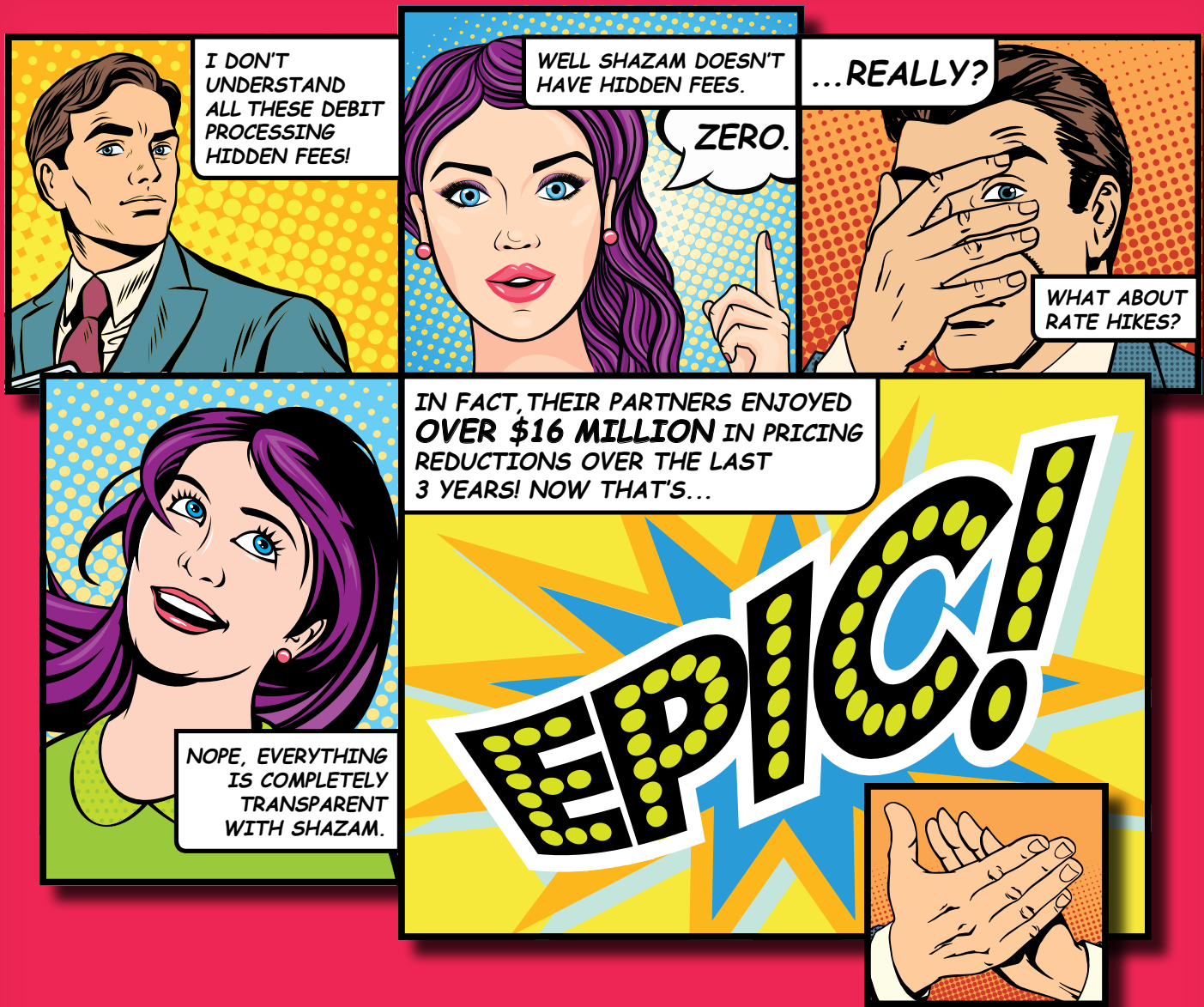


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THE TENNESSEE BANKER

Published bi-monthly by the Tennessee Bankers Association

COLIN BARRETT / Editor
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ON THE COVER

The Leaders in Banking Excellence inductees of 2016:

Back row, left to right: Dotson R. Guinn, Northern Bank of Tennessee, Clarksville
M. Terry Turner, Pinnacle Financial Partners, Nashville
H. Elmer Richerson, Wilson Bank & Trust, Lebanon

Front Row: C. Ann Smith, Citizens Tri-County Bank, Dunlap
Kenneth C. Howell, First Freedom Bank, Lebanon

Not pictured: Robert A. McCabe, Jr, Pinnacle Financial Partners, Nashville

Photo by Donn Jones Photography, www.donnjonesphotography.com

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The politics of banking



COLIN BARRETT
President, Tennessee
Bankers Association

THREE THINGS TO DO

1.

Register for the TBA/TDFI Bank Directors Retreat and Independent Division Convention that will be held back-to-back from October 25-27 at the Franklin Marriott. For more information, contact Susan Taylor at staylor@tnbankers.org.

2.

Visit a classroom in your community on October 15 for Get Smart About Credit Day. There is no one better equipped than Tennessee bankers when teaching financial literacy. For more information, contact T'Lanie Luu at tluu@tnbankers.org.

3.

Learn more about TBA's newest endorsed partner, NContracts, by contacting Stacey Langford at slangford@tnbankers.org. This growing Tennessee-based company is the national leader when it comes to vendor management solutions.

Many of you know that while I enjoy politics, I am not a partisan individual. I tend to think of myself as someone who cares about the importance of the political process and how it impacts our industry and my family.

And that brings me to the presidential election—a rightfully top-of-mind concern for our industry. Having visited with many bankers, there is frustration with the choices we have and it is easy to understand why.

On the one hand, we have the Democratic ticket led by Hillary Clinton, whose party platform includes the following language:

"We will also vigorously implement, enforce, and build on the landmark Dodd-Frank financial reform law, and we will stop dead in its tracks every Republican effort to weaken it. We will continue to protect consumers and defend the CFPB from Republican attacks."

On the other hand, the Republican standard bearer is Donald Trump, who succeeded in including a resurrection of Glass-Steagall to his party's platform in an apparent appeal to Bernie Sanders supporters.


There is a lot of debate about whether the Gramm-Leach-Bliley Act, which repealed much of Glass-Steagall, led to the financial crisis of the past decade. And I know that many of you have differing opinions on this. But I found myself agreeing with Hillary Clinton when she said the problem with reinstating Glass-Steagall is that "you don't go after all these institutions in what is called the shadow banking system, hedge funds, and other financial entities that have too much power in our system."

Regardless, the reinstatement of Glass-Steagall has about the same chance as those supporters of Sanders joining Team Trump for the November election.

There are bits of good news on both tickets. Clinton's vice presidential pick, Sen. Tim Kaine (D-VA), was among a group of 70 U.S. Senators who recently wrote the CFPB asking it to tailor rules that would place an unnecessary burden on community and regional banks. At TBA, we have spent the past year advocating for tailored regulations based on a bank's business model.

At the same time, Indiana Gov. Mike Pence, the Republican vice presidential candidate, has spoken out against the CFPB and "Too Big to Fail." He has gone on record voicing his opposition to Dodd-Frank and is a close ally of House Financial Services Chairman Jeb Hensarling, who recently released his own regulatory reform legislation.

Yet, on the evening of Tuesday, November 8, when all the ballots have been counted, the future of banking legislation will largely be decided by those in control of Congress. Many believe that our industry is better if Republicans retain control of the Senate. But as one Tennessee Republican told us in May during our *Washington Conference*, we may be better off with a Democrat-controlled Senate since there is interest for regulatory relief from some on that side of the aisle and the Senate Republicans have been ineffective in building a coalition to move financial reform forward. There is a good chance we will find out.

I would have never thought banking would continue to be a political football eight years after the financial crisis—a crisis not caused by any of you reading this column, yet one that you pay for with increased compliance costs, capital costs, and regulatory scrutiny. Whoever our elected officials are come January, I am optimistic that with renewed focus on the Dodd-Frank Act, there is an opportunity to pass meaningful reform that will let you get back to the business of banking. And you have my promise that it will continue to be the priority of your association, regardless of who wins and who loses. 

-Colin

TBA Online

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



Tennessee Bankers
@TNBankers

August 10 at 1:19 p.m.

As you'd expect, the new plaques on the Leaders in Banking Excellence wall are getting a lot of attention. #TBALBE



VISIT TNBANKERS.ORG

TNBankers.org is now responsive, meaning it looks great on a desktop, tablet, and smartphone. TBA's website will resize the content automatically to fit your device, ultimately providing you with better experience.



TBA WEBINARS

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

Maximizing LinkedIn to Build a "Social Selling" Culture **September 27**

Thanks to the digitization of business and growing popularity of social networking sites, it's time to start thinking of ways sales are done both online and offline. This webinar will cover the process of putting LinkedIn to work for you, how to make a good impression, ways to network, and ideas for sourcing interesting content to build engagement that will lead to success—with the goal of building more business for your bank.

Conducting the 2016 ACH Audit **October 7**

Reduce your liability. Manage your ACH risk. This webinar will cover the 2016 ACH audit criteria and explain the methods, procedures, and requirements. Take your ACH program from a yes/no inquiry program to testable procedures. Join us to learn the audit requirements for each ACH Network participant, steps to prepare for the annual compliance audit, and tips for conducting an ACH audit.

HR Series: Essential HR Recordkeeping from Hiring to Firing **October 18**

All HR functions have federal recordkeeping requirements—from recruitment and selection, to hiring and onboarding, and training. This webinar will outline those requirements so you understand how to ensure compliance and understand the consequences of noncompliance. The webinar will also outline record retention requirements and notification requirements for several federal laws. By following the requirements, your institution should be able to minimize employment-related liabilities and problems, if and when auditors investigate your files.

Priority legislation for 2017

With the presidential election around the corner, we can't let Congress lose sight of important banking reform issues.



TIM AMOS

Executive Vice President/
General Counsel,
Tennessee Bankers
Association

PRIORITY ISSUES

- TAILOR Act
- Financial Choice Act
- Durbin Amendment
- Workforce Opportunity Act

Congress returned from its more than month-long August recess after Labor Day, but the prospects for passing much legislation, particularly in the banking arena, are not high. With the November election looming, there is little incentive for Congress to take the risk voting on any controversial issues. More importantly, both sides are waiting to see who becomes the 45th President and whether the Republicans can maintain control of the Senate.

Though banking reform legislation may not be a top priority for Congress, it does not mean that bankers should sit back and relax. As I mentioned in my article earlier this year, getting legislation through Congress is not a sprint—it's a marathon. Continuing to beat the drum now highlights the importance of banking reform and sets the stage for addressing the issues in 2017.

At the top of bankers' wish list is passage of the TAILOR Act. This is one of the few pieces of banking legislation that doesn't directly amend the Dodd-Frank Act and has bipartisan congressional and regulatory support. This creates an opportunity to attach the TAILOR Act to an appropriations bill or a continuing resolution that is likely to pass Congress. The expectation of attaching broader financial reform of the Dodd-Frank Act to any passing legislation is unlikely prior to the election.

The TAILOR Act (S. 3153 and HR 2896) would require federal regulators to consider the risk profile and business model of the financial institution when the regulator engages in a regulatory action. In doing so, the regulator must determine the necessity, appropriateness, and impact of applying this regulatory action to an institution or class of institutions and is directed to tailor its regulatory action in a manner that limits the compliance impact, cost, and liability risk that is appropriate for the business model involved.

A second important issue is the Financial

Choice Act. This is a comprehensive proposal to reform Dodd-Frank regulations and the CFPB that was proposed by House Financial Services Committee Chairman Jeb Hensarling (R-TX). The bill is expected to be introduced for consideration by the committee this fall. While it is not expected that the proposal as a whole will pass, it will certainly serve as the focal point for discussions going forward.


One section of the Financial Choice Act is repeal of the Durbin Amendment. There is a separate bill, HR 5465, which also would repeal the Durbin Amendment, which was a last-minute addition to the Dodd-Frank Act that had nothing to do with the restructuring goals of the financial reform legislation. Durbin required the Federal Reserve to cap the price of debit card interchange for banks above \$10 billion in assets and impose complicated transaction routing provisions on all banks.

The Durbin Amendment is a failed experiment in market regulation. While it has provided significantly lower cost for large retailers, small retailers actually have seen their prices go up, losing their previously lower card acceptance prices. Consumers have paid the price of the Durbin Amendment because they did not receive any significant discounts from retailers' windfall, and many banks have restructured their deposit account pricing to reflect the actual costs that were previously supported by interchange fees. Encouraging strong support for the repeal of the Durbin Amendment will help ensure that it is included in any overall package that moves forward.

In addition to bank-specific issues, bankers are often participants in issues that impact the broader business community. The Workplace Opportunity Act (S. 2707; HR 4773) is one such bill. The purpose of the act is to nullify the proposed Department of Labor rule that revises overtime compensation provisions. It would require the DOL to first conduct a comprehensive economic analysis of the impact

of mandatory overtime expansion on small businesses, nonprofit organizations and public employers; prohibit automatic increases in the salary threshold; and require any future changes in the duties test to be subject to notice and comment.

These are just a few of the many still pending issues where banker calls, letters, and member visits are encouraged and can make a difference.

While it is important to continue to advocate for reform and for legislation rolling back the crushing regulatory burden, one overriding issue remains. Be sure to vote. Those who are going to make decisions in 2017 at all levels are those who get elected. It is essential that bankers and all of your bank employees vote on Election Day. 

At the top of bankers' wish list is passage of the TAILOR Act. This is one of the few pieces of banking legislation that doesn't directly amend the Dodd-Frank Act and has bipartisan congressional and regulatory support.

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Succession planning: How deep is your bench?



JIM EDRINGTON

*Executive Vice President,
Professional
Development Group,
American Bankers
Association*

Succession planning is a concept that is gaining more and more prominence, and for good reason. As baby boomers continue to retire in record numbers, banks are faced with making decisions about key positions that will impact their future success and it's important to "get it right."

Boards of directors play an important role in this process -- helping to ensure the bank has a robust and effective process for identifying top talent and ensuring a smooth transition for key management positions, especially in the C-Suite.

Succession planning is all about ensuring you develop your "bench" -- recruiting and developing the talent that represents the future -- and instilling in these employees the knowledge, skills, and abilities (referred to as KSAs) to enable them to be successful in their current roles and well positioned to take on increasing areas of responsibility and more challenging jobs. A formalized succession planning process to support this objective provides several key benefits, including:

- Identifying the key roles in the bank's management structure;
- Documenting the critical skills and competencies needed to support strategic objectives;
- Identifying potential internal candidates for succession by job role;
- Assessing whether internal candidates possess necessary job skills; and
- Communicating the importance of succession planning to all key stakeholders

From ABA's perspective, the industry has embraced the need for succession planning and is taking concrete steps to address talent gaps. Many state bankers associations have taken steps as well, such as implementing emerging leaders programs to engage younger bankers in the advocacy process and help them develop their skills and professional networks.

The graduate banking school marketplace is seeing a resurgence and, in some cases, record attendance levels, further demonstrating the investment many banks are making in their future.

A clear byproduct of this heightened interest in succession planning and leadership development is that as the industry distances itself from the

financial downturn, banking will be positioned once again as a "career of choice." A dynamic culture is also being created in many community banks that provide opportunities for people to grow and advance.


This culture development requires the full support of the CEO, the board and senior leaders. When properly executed, culture can be a competitive advantage and a key opportunity to reach out to the new generation of bank employees (the much-talked-about millennials).

The board has many competing responsibilities—especially given the current regulatory environment and importance of risk management oversight. Your shareholders and regulators want to know that you have in place a solid plan of action as part of the bank's long-term vision or if called upon in an emergency. This fiduciary responsibility goes beyond the CEO's office and includes most other key positions, including division heads.

Not only must the board address the risks associated at the C-Suite level, it must also look internally at director succession to ensure that the board's composition continues to satisfy the needs of the bank. It's important to integrate this level of review into the annual process leading to the recommendation of the slate of directors in support of the annual shareholder vote.

Additionally, boards must consider the key skills required to serve as a director, who in the community may represent ideal candidates and how best to attract these individuals. Given the demands on these individuals in their current day jobs, and the increased level of governance required of bank boards, this can often be a challenging proposition.

Proper planning and the development and management of a well-thought-out succession planning methodology will go a long way toward ensuring that your board of directors remains vital and serves the bank well.

Having a culture that recognizes the importance of leadership development, as well as the discipline to identify critical roles and functions—with an eye towards the future—can help position a bank for continued growth and success. 

Seven TBA members named to ‘Best Banks to Work For’ list

American Banker Magazine published its fourth annual list of the 60 best banks to work for, with seven Tennessee Bankers Association member banks making the distinguished list: Pinnacle Financial Partners, First Citizens National Bank, Metropolitan Bank, Southern Heritage Bank, First Horizon National Corp., Community Bank, and First National Bank of Middle Tennessee.

These and other banks were celebrated for being employee-centric, offering programs and amenities like catered weekly lunches, wellness programs, anniversary celebrations and a “pay it forward” charitable giving program.

Since 2013, *American Banker Magazine* has ranked the nation’s most employee-friendly banks. The list was published in its Aug. 29 issue.

The publication’s analysis was conducted with the Best Companies Group, which collects employee surveys and reports on policies and benefits. Determining the Best Banks to Work For consists of evaluating each participating bank’s workplace policies, practices, and demographics and reviewing employee surveys aimed at assessing the experiences and attitudes of the bank’s employees. Companies must opt in to be considered, and to be eligible, applicants have to be commercial or retail banks. There also is a 50-employee minimum.

For information on applying to next year’s ranking of American Banker’s Best Banks to Work For, visit www.bestbankstoworkfor.com. 

RANKING THE BANKS

Here's where the seven TBA member institutions ranked on the best banks to work for list:



NO. 6

PINNACLE FINANCIAL PARTNERS, NASHVILLE

Notable: All employees, including part-timers, receive restricted shares of stock when they are hired and every year after that. This is to encourage them to act like owners in all aspects of their work.



**FIRST CITIZENS
NATIONAL BANK**

NO. 11

FIRST CITIZENS NATIONAL BANK, DYERSBURG

Notable: During the annual county fair, First Citizens hosts a “Kids at Heart Day,” reserving the entire fairgrounds for senior citizens. Guests are able to go on the rides, tour the exhibit buildings and play bingo.



METROPOLITAN

NO. 13

METROPOLITAN BANK, RIDGELAND, MS

Notable: Full-time employees are eligible to receive cash and stock awards through an incentive plan based on their individual performance and the bank meeting its overall goals.



NO. 28

SOUTHERN HERITAGE BANK, CLEVELAND

Notable: Employees are given gift cards worth up to \$50 as “spot awards” for providing outstanding customer service.



NO. 35

FIRST HORIZON NATIONAL CORP., MEMPHIS

Notable: First Horizon hosts an annual financial literacy essay contest for students in grades six to 12. A dozen winners receive tickets to an NBA game, a financial literacy book and \$100 to save or invest.



NO. 36

COMMUNITY BANK, BRANDON, MS

Notable: Community Bank hosts an annual customer appreciation golf tournament. More than 200 customers typically attend the event, which the bank has been sponsoring for 22 years.



NO. 45

FIRST NATIONAL BANK OF MIDDLE TENNESSEE, McMINNVILLE

Notable: At the close of last year, employees participated in “Race to 2016,” an incentive program with cash rewards and other prizes.



Commercial Bank's Terry Lee thrives on focus, execution

BY ROGER SHIRLEY





When Terry Lee was an 8th grader in rural Southwest Virginia, he knew he wanted to work at a bank when he grew up. He can't really say what put that idea in his head, other than his interest in money and finance, but he never wavered from his career goal.

Today, he is the CEO of Harrogate, Tenn.-based Commercial Bank, which has quietly grown under his leadership since 1995 from a six-branch bank with \$100 million in assets to one that's just under the \$1 billion mark following its acquisition earlier this year of National Bank of Tennessee in Newport, TN.

Lee is also majority owner of several other businesses: Lee Oil Co., a gasoline and diesel wholesale/distributor; Lee's Food Mart, a chain of convenience stores; two Ford Lincoln dealerships in Kentucky; and a steel fabricator and an intermodal trailer manufacturer, both of which are based in Ohio. He even owns part interest in a cemetery.

While his main focus is on increasing profits for the shareholders of closely held Commercial Bank, he never takes his eyes off the financials of his other concerns. He is, as he puts it, an entrepreneur who is a banker, and not the other way around. And he says that mindset has made him a better banker.

"I cannot tell you how much being an independent business person has helped me to become a better banker," Lee said. "I really do understand what our customers are dealing with because I borrow a lot of money from other financial institutions, and I really do identify with that. As a result of that, we try to structure the way we deliver our products and

services to not fall into the same traps and make the kinds of mistakes that perhaps some other organizations make.

"On the other side of the coin, it gives me a broad understanding of whether someone's pro forma statement is realistic or not. You can make a projection look any way you want, but the key is can you execute it? When you buy a business, the easiest thing in the world is to control costs. You can do that immediately. The hardest thing in the world to do is to drive revenue. I've been there. It's hard to do."

In talking to Lee, it's clear that the hard part of being a successful banker and businessman is what he relishes most. The 59-year-old not only has no plans to retire anytime soon, he has no plans to retire at all. Period. "I will work until the day I die," Lee says with a smile. "I will always have a business that I'm running and growing. I love it."

WORK ETHIC DEVELOPED EARLY

Lee grew up in Rose Hill, a tiny Southwest Virginia town in Lee County just across the state line from Kentucky and deep in coal mining country. It was, he says, an idyllic childhood where there was no awareness of status that is prevalent today.

"When I was a child, I thought everyone in the world was just like us. No one was defined by what kind of shoes or pants they wore," Lee said. "Today, young people are so status driven."

Lee also never thought there was an option to working hard—lessons he learned from his parents—and that is something he has carried with him throughout his life.

Continued on next page

"My father worked for Giles Industries in Middlesboro, KY, as a sales manager. They manufactured mobile homes and sold them throughout the Southeast. I developed my work ethic from seeing him get up every morning and drive 30 miles to work, and he also did a lot of traveling in his job. He never missed a day of work, regardless of the weather or anything else.

"My mother was a homemaker, but she also worked hard on the family farm. She put out a large garden every year, and there were cows to milk and hogs to feed. It was just typical of what everyone who grew up in a rural area at that time did."

Lee's first jobs were putting up hay and cutting tobacco for area farms—summertime work that was extremely physical. "We had to make our own money; that was just expected," Lee said. "Our family was not poor, but we did not have a lot of surplus. So my brother and I always worked for our own money."

While Lee was putting up square bales of hay in the heat of the summer, in barns or old houses with flying dust and no ventilation, he was not having any personal career debates in his mind. "I knew when I was in the 8th grade that I was going to work for a bank, that was what I was going to do with my life," he said. "And I honestly cannot put any one thing on why that interested me."

With that clarity, Lee headed off to Lincoln Memorial University, a private college in Harrogate where he received his bachelor's degree in business administration and management and currently serves on the board of trustees. His first "W-2" job was working at the Village Men's Shop in Middlesboro, just across the Kentucky line.

Lee worked in the clothing store full time while also attending LMU full time, doing whatever needed to be done, from cleaning the toilets to balancing the books each night. Coincidentally, the store's co-owner along with her husband was Nadine Meredith, who today is 80 years old and has worked at Commercial Bank for more than 50 years. "She's still here," Lee said. "I tell people she is almost like my second mom."

After graduating from LMU in 1979, Lee went to two banks seeking a job and he was hired by what was then Claiborne County Bank in New Tazewell. He went to work as a teller and loan officer trainee while his wife, Wanda, was completing her senior year at LMU.

YOUNG ENOUGH, DESPERATE ENOUGH

Lee's dream of a banking career and settling down to start a family was on track. But 10 months later that track took a detour when he was approached by a friend with whom he had worked at the clothing store with an interesting proposition.

"He had gone to work for a large mining concern in the area, and he asked me if I would be interested in working in the mining business as a manager in the materials and warehousing operation, which would include keeping up with parts and doing the accounting work.

"I told him that I was not interested, that I wanted to be a banker which I had dreamed about my whole life. He asked me what I was making and I told him—I think I was making about \$500 a month at the time—and he said, 'Well, how would you like to triple your salary?' And so I thought about that and figured I was young enough and desperate enough to make a mistake. So I did it."

Six questions with Terry Lee

WHAT PUSHES YOU TO SUCCEED?

Money has zero to do with it. Making money is the byproduct of executing a business the way it should be done. Anyone who starts out focusing solely on making money will most likely fail. Money comes from success, from doing things right; it's not the other way around. What drives me is the challenge of continuing to grow, to reach new plateaus of success. That's just something that's inside an entrepreneur, to never be satisfied with the status quo. In business you can never stand still. You either grow or you die.

WHAT DO YOU DO IN YOUR SPARE TIME?

I don't have any hobbies. Don't play golf. Don't own a boat. My wife and I do own a cabin in Gatlinburg, and that's where we go to escape. Unfortunately, many times I'm still working. It's not unusual for me to be communicating with a loan officer at 10 on a Saturday night discussing a deal. I always seem to be plugged in, but that's what I love.

WHAT ATTRIBUTES DO YOU SEE IN THOSE YOU CONSIDER THE BEST BANKERS?

I think they are the ones who are most entrepreneurial, the ones who recognize good business opportunities and execute them. The best bankers, like the best business people, have to have some risk tolerance.

YOU WORKED SIDE-BY-SIDE WITH OSCAR ROBERTSON, COMMERCIAL BANK'S FOUNDER AND FORMER CHAIRMAN, CEO AND PRESIDENT, FOR 10 YEARS BEFORE HIS DEATH. WHAT DID YOU LEARN FROM HIM?

He taught me the importance of being loyal to people. As a young president, I had a lot of ambition and I could be tough, but he taught me the importance of being patient and being fair. He taught me to be generous. He was so generous with his time and money, and his wisdom. I think I learned more about life in general from him than about banking.

Lee left his banking job after only 10 months and went to work for Amoco Minerals, a division of the old Amoco Oil Co. At that time, all large oil companies had interests in the mining industry, and Lee started a 10-year stint in materials management and purchasing. During those years, he learned a lot about the petroleum infrastructure business; but he was transferred to different offices every few years under a company policy. He would travel back home on weekends while his wife taught in the Lee County, VA, school system.

In 1988, while Lee was working from Amoco Minerals' Denver office, he began charting his course to return home. That year, he and his brother, Gary, started Lee Oil Co., a wholesale distributor they saw as an opportunity to fill a need in the Tri-State area surrounding the Cumberland Gap. Soon thereafter, Lee Oil bought its first convenience store, a small market in nearby Tazewell, Tenn., and branded it Lee's Food Mart. While at home over Christmas, Lee decided he would return to banking.

"I determined it was time to make a change. My sons, Rodney and Wesley, were school age and I wanted to be at home. I went by Commercial Bank and asked (chairman, president and CEO) Oscar Robertson for a job. We talked and he hired me to work in the Middlesboro, KY, bank as a proof operator/bookkeeper."

At the time, banks could not have branches across state lines, so Commercial Bank had two separate banks. One in Kentucky and one in Tennessee under one holding company. A few years after Lee moved back Tennessee to work in the New Tazewell branch office as a loan officer, Robertson sold the Kentucky bank for estate planning purposes.

Lee became Commercial Bank president in 1995, and soon began looking for opportunities to expand the bank, including a return to Kentucky. At that time, Commercial had six branches and \$100 million in assets. Today, it has 22 branches and more than \$950 million in assets, in addition to a loan production office in Nashville, which opened in 2014 and is headed up by longtime Nashville banker Bernie Kwass.

Lee was also busy growing and expanding his non-banking business interests. Lee's Food Mart now has 43 convenience stores in East Tennessee, Southwest Virginia and Southeastern Kentucky. Lee also is majority owner of Mound Technologies, a steel fabricator based in Springboro, Ohio, and South Central Industrial, which manufactures trailers used to carry intermodal shipping containers in Washington Court House, Ohio. He is majority owner of two Ford Lincoln dealerships located in Middlesboro and Richmond, KY, just outside of Lexington. And Lee also is a part-owner of a cemetery in Middlesboro. For each of the companies, Lee is president and CEO, with minority partners who serve as the onsite day-to-day managers. Altogether, he has about 900 employees on his payrolls, including 320 at Commercial Bank.

STAYING THE COURSE

Lee has a lot on his plate; but he not only figures out a way to manage all of his responsibilities, he thrives on it. The challenge of running a bank and keeping his eye on his other businesses, of helping them to continue growing and producing profits, are among his life's greatest pleasures.

Continued on next page

I HEAR YOU FLY YOUR OWN AIRPLANE. HOW DID THAT COME ABOUT?

Well, I've always had what I call the one-and-a-half hour travel rule for doing business. A round trip and an hour for lunch equals four hours, so that only leaves half a day to be productive. So at age 52, I decided to buy a twin-engine, six-seat Baron airplane and get my license. That was not an easy process. I fly with my credit officer all the time now, and I tell him when I'm flying, I'm a pilot, not a banker. We can be in Nashville in 50 minutes. I can be in Jacksonville, Fla, or St. Louis or Chicago in two hours. So, I guess it is kind of a release for me. It gets banking off your mind.

YOU HAVE AN LPO IN NASHVILLE. ANY PLANS TO OPEN A RETAIL BRANCH THERE?

If we can make money doing it, we will. Our LPO has been very successful there, but sometimes, because of your ability to produce a profit, you can get too ambitious. So we would approach that decision very cautiously because that would take a massive investment, and Nashville is an extremely competitive market. It's hard to be a grain of sand on the ocean. And it's not like that market is underserved.





Our process is to constantly prepare for [opportunities], and when one presents itself that makes sense, we jump on it.


"I am all about staying focused and execution," Lee said. "I love everything about the process of running a business – the challenges, the decision making, the problem solving, the interaction with customers and employees, looking at the numbers, the execution of a plan. So often in business, people will do all this planning and the first challenge that comes up you have people who want to deviate from the plan."

Lee is also all about preparing Commercial Bank and his other businesses to always be ready to take advantages of opportunities, rather than trying to create them. "One thing I think many businesses try to do is to force opportunities, and many times that doesn't work out. Our process is to constantly prepare for them, and when one presents itself that makes sense, we jump on it. We execute. You have to move fast. Those who move fast get the deals."

That said, Lee is certain that Commercial Bank will not be on the other side of such deal making. The bank, in which the Robertson Family LP has a controlling interest

and two other families have minority interests (totaling 85 percent of the shares), is set up to always be a community bank serving the Harrogate area. In setting up the family limited partnership, Oscar Robertson, who died in a car crash at age 82 in 2004, made it clear that he wanted the bank to remain independent.

Robertson's son, Craig Robertson, is chairman of the board. His grandson, Adam Robertson, is now president of the bank and "is doing a great job," says Lee, who is under contract to remain CEO until he is 65.

"We would be a very attractive bank for someone," Lee said. "We have very distinct markets: Southeastern Kentucky, our core market in Claiborne and Union counties, Knoxville, Johnson City and Kingsport in the Tri-Cities, Newport, and our LPO in Nashville. They respond differently to upticks or downticks in the market, so it gives us a good diverse base. But we are not for sale. The family owners are committed to that and our board is committed to that." 

Trust and Wealth Management Conference

CONFERENCE DETAILS

November 3 & 4
Nashville

TBA Barrett
Training Center

Register now at
TNBankers.org

THANK YOU SPONSORS




The TBA Trust & Wealth Management Conference is scheduled for November 3 and 4 at the TBA Barrett Training Center in Nashville. This program is designed for Tennessee-area trust and wealth professionals to provide information on the latest developments impacting this area of financial services.

Under the direction of Trust Committee Chairman Derrick Jones, Wealth Management Services Managing Director at Truxton Trust, the 2016 program will include a federal legislative and regulatory update, recent legal developments which have changed the landscape for estate planning and administration, and a session from Scott Augenbaum, Special Agent, FBI Memphis Region, discussing ways to reduce your risk against threats such as data breach and investigations revealing the methods criminals are using to target financial institutions.

Followed by an annual highlight of this event, the dinner featuring an intimate performance by some of Nashville's acclaimed songwriters, day two of the program will open with an address by Tennessee Department of Financial Institutions Commissioner Greg Gonzales. Day two will include additional content including a session on spotting and applying strategies to counter elder financial exploitation, estate planning essentials for private bankers and an economic update by Keith B. Hembre of Nuveen Asset Management, LLC based in Chicago, IL.

REGISTRATION

Visit the TBA website, TNBankers.org/calendar, to download a copy of the *Trust & Wealth Management Conference* brochure containing complete program details and a printable registration form or to register online. For more information, please contact Penny Powlas, at ppowlas@tnbankers.org or 615-244-4871. 

TRUST COMMITTEE

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HAROLD FLETCHER, Attorney, Memphis

EMILY WALKER, Trust Officer, Commercial Bank & Trust Co, Paris

FRANK DAVIS, Senior Vice President/Trust Manager, First Tennessee Bank, N.A., Memphis

Q&A with Phillip Renfroe

*Chairman, Independent Division, Tennessee Bankers Association
President & CEO, Community Bank, Lexington, TN*

With the Independent Bankers Division Convention taking place October 26 and 27 at the Franklin Marriott Cool Springs, The Tennessee Banker sat down with Phillip Renfroe, chairman of the Independent Bankers Division. Renfroe also serves as the president and CEO of Community Bank in Lexington.



Phillip Renfroe, center, receives a plaque recognizing him for his service to TBA's board of directors in 2015-2016. Pictured are TBA president Colin Barrett, left, and TBA chairman Gordon Majors, right.

How did you get into banking?

I was about six months into an auditing job at the University of Memphis—a job for which I was absolutely unfit—when Billy Max Woods called me and asked if I would be interested in moving back to Lexington to work as a loan officer at Central State Bank. I took the job as soon as he offered it to me, and I'm convinced to this day that I was at the top of the list for that job because I still owed the bank some money I had borrowed when I was in school. In any event, it worked out for the best because I love what I do.

Who has influenced you most during your banking career?

Other than my parents, I was influenced the most by my high school band director Leeburn Harris. Mr. Harris taught us respect, discipline, and that together we are greater than the sum of our parts, all principles that have served me well in my career and life in general.



This year's Independent Convention program features hot topics among Tennessee's banks including strategies for staying independent, online account opening, compliance regulations, and the possible impact of the 2016 election on banking. Each can be viewed as a major challenge or opportunity. What issue do you see shaping the future of banking in Tennessee over the next 5, 10 years?

I believe the next 5 to 10 years will see a big wave of consolidation in Tennessee. As banks get bigger, I believe we will also see the return of de novo banks in the larger markets.

You have been active in TBA's government relations efforts. Why do you think it is important to be politically engaged?

If we are not politically engaged in large numbers, banks will continue to be forced to bear the brunt of careless regulation. Being engaged helps, if it seems only a little at times. Tim Amos and Amy Heaslet and the TBA staff do a great job of lobbying on our behalf but we must be in front of our elected officials on a regular basis so they remember who we are and how over-regulated our industry is.



As the father of three young boys, do you have hope that they'll one day enter the banking industry? What would you say to them about what it means to be a banker?

I hope my boys will have the confidence to pursue whatever their interests are. If that happens to be a career in banking, I hope they pour themselves into it and enjoy it as much as I do. 🇺🇸

TOP: Renfro and attendees of the May 2016 TBA Washington Conference enjoying a reception.

ABOVE: Renfro and his family enjoyed the cruise in Charleston, SC, during TBA's 126th Annual Meeting in June.

Bank Directors Retreat

CONFERENCE DETAILS

October 25 & 26

Franklin

Franklin Marriott
Cool Springs

Register now at
TNBankers.org

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TECHNOLOGIES

The Tennessee Bankers Association Bank Directors Retreat is the ideal way to gather your inside and outside directors and ensure they are current on the many important issues in running a bank in the present-day economic and regulatory environment.

TBA has partnered with the Tennessee Department of Financial Institutions to present the 2016 *Bank Directors Retreat*, scheduled for October 25 and 26 at the Franklin Marriott Cool Springs Hotel.

This annual program is designed specifically for both inside and outside board members, CEOs, presidents of community banks, and internal auditors, in this ever-changing world of regulations and compliance. The agenda addresses the most up-to-date information on directors' responsibilities and the risk involved in serving and continuing to grow your bank.

After an opening night reception, day two includes a 2017 economic outlook from Elliot Eisenberg and Jack Vonder Heide will examine how boards can plan for emerging technologies. Eisenberg will address how all four parts of GDP will perform in 2017, including household consumption, corporate investment, government spending, and exports. Eisenberg also will compare Tennessee to the other states and look at the relative condition of the larger MSAs in Tennessee. Vonder Heide will provide 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.

For more information about this event, please visit TNBankers.org or contact Susan R. Taylor, CMP, by email to staylor@tnbankers.org or by calling 615-244-4871. 

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Independent Bankers Division Convention boasts valuable information

CONFERENCE DETAILS

October 26 & 27

Franklin

Franklin Marriott
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Register now at
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THANK YOU SPONSORS



Each year, more than 150 bankers across the state come together for the Independent Bankers Division Convention.

The convention agenda features an afternoon business session on the first day followed by a reception for convention participants and a half-day business session on the next day. The business sessions cover current issues and hot topics of interest to community banks, along with the election of division officers and directors.

Day one features an informative session from Philip K. Smith on specific tactics financial institutions can use to maintain their independence and increase value. Topics will include Subchapter S status, the use of bank holding companies, creating liquidity for your stock, strategic planning, and dealing with unsolicited offers.

The second day features B. Scott Daugherty's discussion on areas of emphasis by regulatory agencies, and results of exams and regulatory guidance.


Independent Bankers Division Board's Scott Cocanougher believes this session will hold valuable information for attendees.

"Hearing new issues that have arisen, or that are suspected to arise, are much needed pieces of information that executives need to know," said Cocanougher, President/CEO, First Community Bank of Tennessee. "This way they can develop strategies within their banks on how that issue will be dealt with based on their bank model. It seems that as time goes along, each new piece of law that comes into play is interpreted differently by each regulatory body, and even with each set of examiners that come into our banks."

With it being an election year, Gene Marks' presentation on how each presidential candidate would affect business in the next two years is sure to be a point of interest.

The *Washington Post* columnist and small business owner, Gene Marks, will take attendees through a bi-partisan look at where Hillary Clinton and Donald Trump currently stands on these important issues: Affordable Care Act, taxes, regulation, and technology.

Visit the TBA website at www.TNBankers.org.

org/calendar to download a copy of the *Independent Bankers Division Convention* brochure containing complete information and a printable registration form, or register online. If you have questions about the program please contact Susan Taylor, CMP, via email to staylor@TNBankers.org or call 615-244-4871. 

INDEPENDENT BANKERS DIVISION BOARD OF DIRECTORS

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W. LOGAN HICKMAN, JR., Executive Vice President, Peoples Bank of the South, LaFollette



TBA INDUCTS SIX LEADERS IN BANKING EXCELLENCE INTO THE 2016 CLASS

Six Tennessee bankers were honored by the TBA at the Leaders in Banking Excellence ceremony on August 10, 2016, where commemorative plaques highlighting the careers of each of the honorees were unveiled at the TBA's headquarters in Nashville. The 2016 inductees are among an elite group representing Tennessee bankers, past and present, who have excelled in the areas of banking, community service, and civic involvement.

The ceremony featured remarks by TBA Chairman Gordon Majors, president and CEO, The Hardin County Bank, Savannah, and five of the six honorees. Honorees were: Dotson Guinn, Northern Bank of Tennessee, Clarksville; Kenneth C. Howell, First Freedom Bank, Lebanon; Robert A. McCabe Jr., Pinnacle Financial Partners, Nashville; H. Elmer Richerson, Wilson

Bank & Trust, Lebanon; C. Ann Smith, Citizens Tri-County Bank, Dunlap; and M. Terry Turner, Pinnacle Financial Partners, Nashville.

TBA member banks can submit nominations for the honor. The TBA board of directors reviews and approves the applications.

"One of the main missions of the Tennessee Bankers Association is to recognize our members for being involved in making our industry better and in making their communities better places to work and live," said Colin Barrett, TBA president. "The Leaders in Banking Excellence recognizes those who have made a difference, and we hope it will be an inspiration to other bankers across the state."

For more information about Leaders in Banking Excellence, please visit TNBankers.org/bankers/activism/leaders.



DOTSON R. GUINN
Northern Bank of Tennessee
Clarksville

Clarksville-native Dotson Guinn's banking career began in 1957 when he joined the Northern Bank of Tennessee. He rose up the ranks, eventually being named president and CEO of his hometown institution. Guinn was a proponent of continuing education, graduating from the American Institute of Banking and the Graduate School of Banking at Louisiana State University. The former TBA Executive Committee member and 1966 president of the Young Bankers Division saw the importance of sharing his industry knowledge. One of his greatest accomplishments was mentoring many of today's successful bankers. Guinn's civic duties included serving as chairman of the Austin Peay State University Foundation and the Clarksville-Montgomery County Industrial Development Board.



KENNETH C. HOWELL
First Freedom Bank
Lebanon

Mount Pleasant native Kenneth Howell spent more than 40 years in the financial industry, beginning in 1972 at Commerce Union Bank. During his career he held leadership positions at Peoples Bank/Third National Bank, First American National Bank, and First Tennessee Bank. In 2006, Howell helped establish First Freedom Bank, where he served as the chairman of the board until his retirement in 2016. He was a founding member of both the Wilson County Business and Education Coalition, and the Business Resource Center, and he was awarded a lifetime member of the Lebanon/Wilson County Chamber of Commerce. A pillar of the community, Howell served on the boards of the Middle Tennessee Heart Association, Prospect, Inc., and the Wilson County United Way of Middle Tennessee.



ROBERT A. MCCABE, JR.
Pinnacle Financial Partners
Nashville

Rob McCabe began his banking career with the former Park National Bank of Knoxville as an officer trainee in 1976. From 1976 to 1984, he pursued a career with the bank and was senior vice president when First American National Bank acquired Park National in 1985. During his tenure with First American, McCabe rose to vice chairman of First American Corporation. In 2000, he helped establish Pinnacle Financial Partners, where he became chairman of the board. He was named the 2013 laureate of Junior Achievement of Middle Tennessee's Nashville Business Hall of Fame. McCabe has been active in various civic and community organizations, including the Nashville Area Chamber of Commerce, Middle Tennessee Boy Scout Council, and the Nashville Symphony.



H. ELMER RICHERSON
Wilson Bank & Trust
Lebanon

Elmer Richerson's 46-year banking career was built on emphasizing a badge of character in each bank he joined. The Waynesboro native was essential in the growth of Wilson Bank & Trust. Under his guidance, the bank grew to 29 locations and more than \$2 billion in assets. As an active member of the Tennessee Bankers Association, Richerson understood the importance of continuing education. He is a graduate of the Graduate School of Banking at Louisiana State University and has served on the board of trustees for The Southeastern School of Commercial Lending. Among the civic and community service organizations he has served over the years have included Joseph's Storehouse, Living Sent Ministries, and he is a founding member of West Haven Baptist Church in Lebanon.



C. ANN SMITH
Citizens Tri-County Bank
Dunlap

C. Ann Smith, a native of Collinsville, AL, began her banking career May 1967 as a bookkeeper at Beach State Bank, Panama City, FL. After moving to Tennessee, Smith joined Citizens Bank of Dunlap in 1977. Her outstanding service was rewarded when she was promoted to executive vice president in 1980. In 2007, Smith was named president and appointed to the board of directors of Citizens Tri-County Bank, and named five years later as president emeritus. Smith was active in the Tennessee Bankers Association, serving on the Human Resources Committee for a decade. Smith's dedicated work with the American Cancer Society blossomed into a local community cancer outreach program—the Sequatchie County Cancer Support Network. She was also a charter member of Dunlap's American Business Women's Association.



M. TERRY TURNER
Pinnacle Financial Partners
Nashville

In 1979, Terry Turner started his banking career at Park National Bank, Knoxville, where he held various management positions and was elevated to senior vice president of Park National's commercial division. In 1985, Turner joined First American National Bank, Nashville. He served nearly four years (January 1994 – November 1998) as president of the retail bank of First American, followed by a year's service as president of First American Corporation's Investment Services Group. Turner has served as president and chief executive officer of Pinnacle Financial Partners since its founding in 2000. Among his many community activities, he has served on the board of the Nashville Sports Council, the Salvation Army, Belmont University, the Tennessee Bankers Association, and more. 🇺🇸









Be heard

Rev up your marketing and communications.



CHRIS LORENCE

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

With the digital revolution in full swing, marketing to gain and retain customers has become one of the top concerns for businesses, including community banks.

The days of being the only financial provider in town are long gone since “local” banking now has the longer reach of the World Wide Web. While consumers and small businesses still prefer to do business with a community banks, they are often mesmerized by shiny offers that appear in their inbox from not-so-local providers. Companies that aren’t even banks now profess over satellite radio to offer “lifetime partnerships” and commitments to “make your dreams come true.”

Wait, isn’t a financial partnership and dream fulfilment what community banks have been doing for decades?

Stop what you’re doing right now and look at your marketing budget. Now ask yourself, is it enough? Not compared to last year or compared to what you think someone across town is spending, but for your community bank to be seen as a serious option in its marketplace?

Consider target marketing to the customers whom you deem ideally suited to be your best customer. What are their attributes? Where are they located? What do you think they need or want to move to their business with your bank? No, it won’t be easy because, yes, all the good ones are already taken, but that doesn’t mean you shouldn’t be marketing. Your message will resonate if you spend the time to target and repeat. You obviously don’t want to be irritating, but a good bit of repetition is necessary to land the message at the right time.

It’s important that you bring more people into the marketing process than just the staff person labeled as “marketing.” Form a small, diverse group from within your bank, and ask them to bring in marketing materials they receive at home or find most appealing when they are watching TV or listening to the radio. While you’re in the banking business, there is lots to gain by monitoring other industries. Don’t initially focus on budget or message; think about your ideal audience and what you want to happen.

Keep two factors in mind as you go about changing your community bank’s marketing culture from neutral to overdrive:

1. MESSAGING

- Be succinct and to the point—you don’t need to explain everything in detail.
- Be disciplined—build a campaign and repeat messaging over a period of time.
- Be deliberate—send to the most appropriate audience.

2. EMBRACE THE NEW NORMAL

- People expect speed, accuracy, and most importantly, accessibility.
- People want transparency and information formed into usable, mobile/social media-friendly sound bites and infographics. Think pictures, not paragraphs.



PHOTO: SHUTTERSTOCK.COM

Fortunately for community banks, reputation and a local presence still play a major part in the financial relationship decision-making process for consumers and small businesses. Community banks, to be heard, must turn up the volume on their own marketing and communications. The “we don’t need to market, everyone knows where we are” culture has to shift to be more proactive and deliberate in providing the marketplace, your marketplace, with why banking locally is more than just a checking or savings account.



Miss Louise

STORY AND PHOTOS BY TYLER NELSON

While banking, technology, and just about everything else has changed the past 67 years, Louise Cocke is the one constant for The Bank of Mason.

Every morning, 87-year-old Louise Cocke wakes up eager to get to work. She drives next door to her daughter, Lisa Tapp, and slides over to the passenger seat so Tapp can finish the rest of the short drive. The Braden, TN, residents pull up to The Bank of Mason, just as Cocke has done for the past 67 years.

As the drive-through teller, Cocke gets the opportunity to serve her neighbors. "I see some of the same people daily," she said. "Whether I'm at church or here at the bank, I get to see my friends. If I'm able to help them with the smallest thing, it means a lot to me."

Just as Cocke has deep roots with the bank, she has a past with the community.

The Bank of Mason was established on January 1, 1902, by Cocke's grandfather, J.W. McCraw, and great uncle, C.T. McCraw, and many others from the community. Originally from Burnett County, Texas, the McCraw brothers moved to Braden in 1885 and went into business shortly after their arrival. Their general mercantile and ginning business blossomed thanks to a vision of the future for West Tennessee, which few possessed and fewer were able to take advantage. Their business ventures

grew to include farmland as well as successful general mercantile and grocery business. With \$10,000 capital, the group established The Bank of Mason.

Cocke was born November 29, 1928, and grew up in Braden. After she graduated high school in 1946, she attended a girls' college in Virginia until later her sister's sudden surgery took her to Florida to care for her.

"While I was in Florida, my mom wrote me a letter to inform me there was a vacancy at the bank," said Cocke. "My sister was getting better, and it was a good opportunity to get back home."

After an interview, she was hired on March 15, 1948 as a teller, drawing a paycheck of \$37.50 every two weeks. "Luckily, I still lived with my parents," she said jokingly.

She married William "Jake" Cocke Jr. in 1954 and over the next six years, the couple had four kids. Thanks to her parents living next door, Cocke was able to continue working.

"Mother would come home during lunch, but it was mostly to assist my grandparents," said Lisa. "As you can imagine with four kids, it wasn't for relaxation or a quiet meal."



1.



2.

Louise's mother helped with preparing dinner and Louise did her part when she got home.

"If I had to hire someone to watch my children, I just couldn't do it," said Cocke. "I'm very grateful for my parents' help."

While Louise worked in the bank, Jake worked as a small farmer. He raised cotton then transitioned to soybeans and corn.

Like Jake, many from the area worked as farmers.

Louise recalls the cycle: The first of March, the local, small farmers would visit The Bank of Mason to get their note figured out with their local banker. They'd get squared away on monthly living expenses, fertilizers, and seed. That'd last them through August when the crop came in. The farmers would return and pay back their loan.

"The bank was essential to the farmers," said Louise. "But over time, there were fewer small farmers and more places that specialized in lending to them."

Cocke asserted herself as a diligent, dependable worker. Proving her value, she steadily earned promotions and more responsibility.

In 1985, her father, a director at The Bank of Mason, passed away. Cocke was appointed to interim director to fill his unexpired term. A year later, the "interim" tag was removed. As director in 1988, she helped see through the construction of The Bank of Mason's current location.

H. McCall Wilson, Jr., president and CEO of The Bank of Fayette County, which acquired the bank in 2016, understands what a vital asset she was to the financial institution. "How many presidents have there been at this bank?" asked Wilson. "Well, Miss Louise was the one running it. She knew everything. Everything."

Just as Mason and the banking industry has evolved, so has the technology. "I remember

one day I was working on the books, posting the debits and credits, and someone said 'when we get computers, all you're going to have to do is punch a button.' When that day finally came, it blew my mind and still does," said Cocke.

Since that initial leap into the technology age, Cocke has been a part of learning a number of operating systems and computer programs.

"She's learning the new system better than some 25-year-old college graduate," said Wilson.

"Now that's a slight exaggeration," Cocke quipped back with a smile. "I'm not in the computer age. Kids these days are just able to punch-punch-punch on those things."

After working 67 years of course, she gets asked about retirement. Tapp, who has worked with her mother at the bank since 1985, has wondered about it too. "With all of us kids grown, mom always often says it's easier for her to work now more than ever," said Tapp. "She is just so good at what she does. She knows banking, and more importantly, she knows how to treat people."

"Oh, I've thought about retiring," Cocke admitted while taking her seat at the drive-through teller window. "When I go to my heart doctor, he says 'keep going.' But this is what keeps me going. My work has been, and is, pleasant. You go through life spending a good chunk of your time at work. Might as well be happy—and I am." 🇺🇸

1. Miss Louise with her daughter Lisa Tapp. Both are employees of The Bank of Mason in Mason. **2.** Miss Louise with McCall Wilson, Jr., president and CEO of The Bank of Fayette County. **3.** A photo of Miss Louise in her early twenties.



3.

TBA's *Membership Meetings* visited seven cities across the state

THANK YOU SPONSORS




This August, TBA Chairman Gordon Majors and Tennessee Bankers Association staff traveled across the state for seven Membership Meetings. More than 500 TBA members and associate members were in attendance to learn about Association initiatives in the areas of government relations, easing of regulatory burden, communications and more. Five members of Tennessee's Congressional delegation spoke at their respective meetings and gave an update on Washington.

The luncheons began with Majors welcoming attendees and thanking them for their tremendous support of the Association. TBA President Colin Barrett shared the Association's educational successes and evolution to better meet the needs of members. He also highlighted TBA's endorsed partners and insurance subsidiary, which provide support directly back to the TBA to keep member dues low.

Tim Amos, executive vice president/general counsel, addressed the TBA's government relations success in the state legislature,

including a passed condominium HOA lien priority bill and the defeat of the PACE (Property Assessed Clean Energy) bill.

During her presentation, Amy Heaslet, senior vice president/deputy counsel, covered the state's primary election results and the Association's BankPac success thanks to the support of bankers and associate members. As of August 28, BankPac raised \$186,000 from 110 contributors this year and is on track to contribute over \$340,000 during the current election cycle at the state level. This will ensure that BankPac remains one of the largest contributing business PACs in the state.

Tyler Nelson, director of communication, touched on improvements to TBA's website, magazine, media relations, and social media platforms to maximize member engagement and be the voice of Tennessee banking. Among the highlights was the *TNBankers.org* transition to a responsive website, meaning the website will resize content automatically to fit a tablet or smart phone, ultimately providing members with better experience. 





TBA president Colin Barrett, Congressman Scott DesJarlais, and Scott Cocanaugher in Manchester

PHOTOS BY
TYLER NELSON and
MATT RADFORD





RIGHT: Equias Alliance's Linda Radley, Decatur County Bank's Jay England, Keith Potts of sponsor Harland Clarke, and TBA's Stacey Langford





LEFT: TBA chairman-elect Lee Moss, Michael Davis of KraftCPAs, Congressman Jim Cooper, and TDFI Commissioner Greg Gonzales in Nashville.





ABOVE: Colin Barrett, Congressional Candidate David Kustoff, and TBA's Tim Amos

OPPOSITE PAGE, BOTTOM: Past TBA Chairman Ken Plunk and TBA Chairman Gordon Majors in Memphis.

RIGHT: Congressman John Duncan and Colin Barrett in Knoxville





LEFT: Congressman Phil Roe and Colin Barrett in Kingsport



Personal Economics Program Awards luncheon

Banks and bankers honored for consumer education efforts

THANK YOU SPONSORS

Ceremony Sponsor



Awards Presented by



The Tennessee Bankers Association (TBA) Young Bankers Division honored outstanding banks and bankers for excellence in educating the public about personal finance, banking, and economics through the Personal Economics Program (PEP).

Increasing financial literacy and fiscal responsibility is a mission that bankers take seriously. The Young Bankers Division has been involved in these efforts in Tennessee since 1962 when they first launched a campaign to assist teachers in broadening the public understanding of banking.

From June 1, 2015, the beginning of the “PEP year,” through May 31, 2016, bankers in Tennessee reached more than 142,616 people through more than 4,999 presentations to students from kindergarten through college, civic and business organizations, seniors groups, and other consumers to help them understand personal money management, the wise use of credit, identity theft, predatory lending, and other such issues.

More than 50 awards and certificates were announced during a special ceremony at the TBA's *Leadership Convention* held in Knoxville, TN, on April 25, 2016. The PEP awards, sponsored by the First National Banker's Bank, are one way of bringing recognition and awareness of the contributions these bankers make to their communities.

2015-2016 PEP BANK OF THE YEAR

Wilson Bank & Trust, Lebanon, received the 2015-2016 PEP Bank of the Year. This award encompasses activity and programs banks participated in during the current PEP year. In selecting an award winner in this category, the PEP Committee of the Young Bankers Division considered the following components:

original presentations/programs, leadership, creativity, public relations, and results.

2015-2016 EVERFI BANKER OF THE YEAR

Tennessee's 2015-2016 EverFi Banker of the Year was presented to Jennifer Whitener of Wilson Bank & Trust, Lebanon. This award honors one banker who has used the EverFi platform to have an outstanding impact on financial literacy efforts within their community and schools. In selecting the award winner in this category, EverFi considered the following components: abilities in generating positive relationships within the schools, active participation in the success of the program throughout the year with general and hands-on engagement, leadership, positive press, and results of the program.

TOP PEP BANKER/GRAND DIVISION AWARDS

The Grand Division Awards are presented to the banker in each division of the state who makes the most presentations concerning financial literacy during the PEP year. The 2015-2016 Grand Division Awards went to:

- Top PEP Banker for East Tennessee—Diane Riggs, Community National Bank, Dayton
- Top PEP Banker for Middle Tennessee—Wonda Turnbo, Wayne County Bank, Waynesboro
- Top PEP Banker for West Tennessee—Judi McAlpin, BancorpSouth Bank, Dresden.

TEACH CHILDREN TO SAVE AWARD AND GET SMART ABOUT CREDIT AWARD

Teach Children to Save and Get Smart About Credit are two nationwide consumer education initiatives established by the American Bankers Association. Save Day, held in April, focuses primarily on younger students,



1.



2.



3.

1. Jennifer Whitener of Wilson Bank & Trust, Lebanon, receives the 2015-2016 Everfi Banker of the Year award. Ryan Swift and Stephanie Holzwarth of award sponsor EverFi presented the award. **2.** Diane Riggs, Community National Bank, Dayton, and Wonda Turnbo, Wayne County Bank, Waynesboro, receive their Top PEP Banker awards for their region. Charles Kown of award sponsor FNBB is also pictured. Top PEP Banker for West Tennessee, Judi McAlpin, BancorpSouth Bank, Dresden, was not in attendance. **3.** Brandon Hackett and Melissa Bingham were on hand to receive First Volunteer Bank of Chattanooga's Get Smart About Credit Award.

PHOTOS BY TYLER NELSON

instilling in them the need and desire to save by helping them differentiate between "wants" and "needs." For Credit Day, held in October, bankers work with young people, particularly teenagers and college students, on the importance of managing credit wisely. The Teach Children to Save Award and Get Smart about Credit Award recognize the banks that made the most presentations in conjunction with each of these national financial literacy initiatives.

This year's Teach Children to Save Award went to Community National Bank of Dayton, TN. This year's Get Smart About Credit Award went to First Volunteer Bank of Chattanooga, TN.

Continued on next page

GOLDEN PEP BANKER AWARD

The TBA presented the Golden PEP Banker Award to individual bankers who completed 75 or more presentations between June 1, 2015, and May 31, 2016. This year, 11 bankers earned this distinction:

- Diane Riggs, Community National Bank, Dayton—466 presentations, 6,106 contacts
- Wonda Turnbo, Wayne County Bank, Waynesboro—142 presentations 4,041 contacts
- Dianne Scroggins, Community First Bank & Trust, Columbia—134 presentations, 3,553 contacts
- Dianne Butler, Wayne County Bank, Col-linwood—119 presentations, 1,642 contacts
- Elizabeth Teeftaller, Wayne County Bank, Waynesboro—117 presentations, 2,808 contacts
- Patsy Hill, Wayne County Bank, Col-linwood—108 presentations, 1,442 contacts
- Dorothy Howell, Wayne County Bank, Waynesboro—96 presentations, 2,980 contacts
- Doug Haehl, Citizens Bank of Lafayette, Lafayette—87 presentations, 2,520 contacts
- Stacey Brewer, Wayne County Bank, Waynes-boro—87 presentations, 2,618 contacts
- Kay Martin, Wayne County Bank, Col-linwood—85 presentations, 1,258 contacts
- Linda Turner, Wayne County Bank, Col-linwood—85 presentations, 1,246 contacts

Other awards presented at the TBA Leadership Convention were the Certificate of Bank Dedication and Certificate of Banker Dedication. The Certificate of Bank Dedication was presented to each bank with staff members who completed a combined total of 15 or more individual PEP presentations. The Banker Dedication was presented to bankers who completed 15 to 74 PEP presentations.

The Personal Economics Program, established by the American Bankers Association in 1977, is a volunteer effort of bankers working with educators and other community groups to teach consumers of all ages about personal money management skills, banks, and banking services. The Tennessee Bankers Association's Young Bankers Division began administering PEP in Tennessee in 1980. For more information about TBA's financial literacy efforts, contact T'Lanie Luu at tluu@tnbankers.org.

1. Doug Haehl, Diane Riggs, and Wonda Turnbo receiving the Golden PEP Banker award. **2.** Danielle Williams, Jennifer Whitener, Wonda Turnbo, Melissa Bingham, Charles Kown of FNBB, Ley Jean, and Justin Harwell receiving the Certificate of Bank Dedication. **3.** Jennifer Whitener and Kathryn Love receiving their Certificate of Banker Dedication award from FNBB's Charles Kown.

**1.****2.****3.**

CERTIFICATE OF BANK DEDICATION

Awarded to each bank with staff members who complete and report a combined total of 15 or more individual (not duplicate) financial literacy presentations. One certificate is awarded to each bank's main office, not individual branches.

BANK, MAIN OFFICE CITY

BANKERS PRESENTATIONS

BANCORPSOUTH BANK, Jackson	6.....	84
BANK OF LINCOLN COUNTY, Fayetteville.....	16.....	248
COMMERCIAL BANK & TRUST CO, Paris	7.....	57
COMMUNITY FIRST BANK & TRUST, Columbia	7.....	143
FIRST CITIZENS NATIONAL BANK, Dyersburg	9.....	52
FIRST SOUTH BANK, Jackson.....	5.....	18
FIRST VOLUNTEER BANK, Chattanooga	4	29

BANK, MAIN OFFICE CITY

BANKERS PRESENTATIONS

THE HARDIN COUNTY BANK, Savannah	5.....	45
HERITAGE BANK & TRUST, Columbia	3.....	39
MACON BANK AND TRUST COMPANY, Lafayette	6.....	45
THE FARMERS BANK, Portland	37.....	137
WAYNE COUNTY BANK, Waynesboro.....	9.....	351
WILSON BANK & TRUST, Lebanon	97.....	867

CERTIFICATE OF BANKER DEDICATION

Awarded to bankers who complete and report 15-74 financial literacy presentations

BANKER, BANK, CITY

PRESENTATIONS CONTACTS

HANNAH AGOSTINO, Wilson Bank & Trust, Smyrna	18.....	382
KELLY AYLOR, Wilson Bank & Trust, Watertown.....	16.....	326
DAVID BAKER, Wayne County Bank, Waynesboro	42	1,378
LEANNE BAKER, Wilson Bank & Trust,	17.....	279
Murfreesboro		
DEBORAH BANE, Wilson Bank & Trust, Carthage.....	17.....	433
JAMES P. BLACKWELL, Wilson Bank & Trust,	18.....	751
Lebanon		
JOYCE BRATCHER, Wilson Bank & Trust,	15.....	783
Mount Juliet		
KATHERINE BRISON, Wayne County Bank,	44	328
Collinwood		
DANA BROWN, Bank of Lincoln County, Fayetteville	22	225
CHRISTY BURLASON, Wilson Bank & Trust,	18.....	349
Murfreesboro		
IORELLA CARR, Wilson Bank & Trust, Nashville	23	311
PATSY CHANDLER, The Hardin County Bank,	30	612
Savannah		
TIFFANY CHURCHMAN, Wilson Bank & Trust,	16.....	1,051
Hartsville		
STEPHANIE COBLE, Bank of Lincoln County,	27	467
Fayetteville		
PAULA G. COBLE, Bank of Lincoln County, Fayetteville	18.....	241
LADONNA COLTER, Macon Bank And Trust Company,	20	410
Lafayette		
LORRI COOKE, Wayne County Bank, Clifton.....	42	1,378
LISA CULBREATH, Wilson Bank & Trust, Carthage.....	20	394
HUNTER S. DEBERRY, TriStar Bank, Dickson	18.....	395
JEANINE DENNEY, Heritage Bank & Trust, Columbia	25	509
ANGEL DILLARD, Wilson Bank & Trust, Gordonsville.....	27	461
TRACEY DUNN, Bank of Lincoln County, Fayetteville.....	15.....	189
JENESIA ELLIS, Wilson Bank & Trust, Hartsville	16.....	1,047
BRENDA ENOCH, First Citizens National Bank,	26	8
Dyersburg		
CINDY FITZGIBBONS, Wilson Bank & Trust, Hermitage.....	15.....	123
HOLLY FLOYD, Wayne County Bank, Waynesboro	74	2,356
DALE GLEGHORN, Bank of Lincoln County, Fayetteville	15.....	181
RONDA GRAH, Wilson Bank & Trust, Mount Juliet	18.....	897
SHEILA GREWING, Wilson Bank & Trust, Lebanon.....	59	3,524
MELISSA HARRIS, Wilson Bank & Trust, Hermitage	15.....	441
DAVID HAYES, The Farmers Bank, Portland.....	27	243
SHELBY HEATH, Wilson Bank & Trust, Murfreesboro	35	916
ALAN HERD, Wilson Bank & Trust, Lebanon	15.....	491
LAGAY HORTON, Bank of Lincoln County, Fayetteville	44	453
ALEXANDER JOHNSON, Wilson Bank & Trust,	16.....	145
Lebanon		
SAMANTHA KIRBY, Wilson Bank & Trust, Carthage	16.....	333
AMIE LIGON, Wilson Bank & Trust, Lebanon	18.....	1,483
KATHRYN LOVE, Citizens Bank, New Tazewell.....	66	1,070

BANKER, BANK, CITY

PRESENTATIONS CONTACTS

CLARE MARLING, Wilson Bank & Trust, Lebanon.....	19.....	1,119
DEBBIE MASON, Macon Bank And Trust Company,	21.....	422
Lafayette		
JUDY MCALPIN, BancorpSouth Bank, Dresden.....	39	470
SHANNON MCFARLIN, Wilson Bank & Trust,	20	532
Murfreesboro		
SUMMER MEARS, Wilson Bank & Trust, Gallatin	17.....	352
DEBBIE MOTLOW, Bank of Lincoln County,	58	913
Fayetteville		
KAREN MUCHEWICZ, The Farmers Bank, Portland.....	15.....	2,166
KAREN OSMENT, Wilson Bank & Trust, Hermitage	19.....	158
SARAH PAGAL, Wilson Bank & Trust, Mount Juliet.....	15.....	531
CHRISTIE PATTERSON, Wilson Bank & Trust, Lebanon.....	21.....	880
JESSICA REEDER, Wilson Bank & Trust, Lebanon	21.....	1,348
RENEE RODMAN, Wilson Bank & Trust, Mount Juliet.....	18.....	112
SUMMER RUTLEDGE, Bank of Lincoln County,	42	417
Fayetteville		
ANN SCHNEIDER, The Farmers Bank, Springfield.....	17.....	2,194
KRISTOL SENTELL, First Citizens National Bank,	35	263
Dyersburg		
ROBNETTA SHERRILL, Wayne County Bank,	43	315
Collinwood		
HOLLY R. SISK, Bank of Lincoln County, Fayetteville	29	367
VIKKI SMITH, Bank of Lincoln County, Fayetteville	22	235
CHRISSEY SMITH, Macon Bank And Trust Company,	20	410
Lafayette		
JILL STOREY, Bank of Lincoln County, Fayetteville.....	33	619
FAYE STUBBLEFIELD, The Farmers Bank, Springfield	36	4,990
KATIE K. TEMPLETON, Bank of Lincoln County,	19.....	318
Fayetteville		
PATRICIA THORNTON, Wilson Bank & Trust, Lebanon	15.....	874
DAWN THREADGILL, Wilson Bank & Trust, Gallatin	32	377
HOPE TITUS, Wilson Bank & Trust, Murfreesboro	18.....	455
KATHLEEN TURNER, Commercial Bank & Trust Co,	34	516
Paris		
JOHNATHAN WEST, Macon Bank And Trust Company,	16.....	288
Lafayette		
JENNIFER WHITENER, Wilson Bank & Trust, Lebanon.....	40	1,150
JANET WILKERSON, Bank of Lincoln County,	60	943
Fayetteville		
KELLI WILKERSON, Bank of Lincoln County,	19.....	498
Fayetteville		
LISA WILLIAMS, BancorpSouth Bank, Dresden	37	694
KAREN WITHERS, Wilson Bank & Trust, Mount Juliet	16.....	164
BRANDON WOODARD, Macon Bank and	24	465
Trust Company, Lafayette		
LYNN WOODARD, Wilson Bank & Trust, Gordonsville.....	28	595



Stack the deck in your favor with instant card issuance



GREG KUYAVA
Senior Product Manager,
Card Services,
Harland Clarke

Cash was king, but cards now rule the day. By the end of 2016, worldwide card purchase transactions are projected to increase by 44 percent since 2014.¹ That translates to an estimated 31 billion more transactions in the U.S. alone.

All these numbers add up to mean one thing: a simple piece of plastic can have a dramatic impact on the bottom line, financial institutions must be able to quickly meet rising consumer demand for cards. A superior card resource will be able to not only keep pace with daily card production needs, but also respond to evolving account holder needs.

PLAY WITH A FULL DECK: TIMING IS EVERYTHING

It comes as no surprise that card usage is up. After all, cards are easy to carry and make in person and online transactions fast and simple—providing instant gratification of consumer needs.

Traditional card fulfillment can take up to 10 days to issue, mail, and activate.² That may be fine for most account holders, but in the virtually on-demand society we now live in, consumers' expectations are higher while their patience and attention spans are shorter.

Think about how long the traditional process may seem from the perspective of an account holder who has lost a card or opened a new account. The bottom line is that if they take the time to visit the branch, they will likely expect access to their funds right away. And why wouldn't they? The U.S. Postal Service offers delivery within three to five busi-

ness days. Most insurance companies now offer online resources to print policy ID cards and documents immediately. Mobile banking services can accomplish tasks in minutes, 24/7. You can even order from *Amazon.com* today and get your item tomorrow.

So, it just makes sense for financial institutions to take the necessary steps to ensure they not only understand but also deliver on account holder expectations of increased speed and convenience. Instant issuance is an ideal way to put cards in the hands of account holders who want them right away.

THE INSTANT ISSUANCE PAYOFF: CONVENIENCE AND SATISFACTION FOR YOUR ACCOUNT HOLDERS —INCOME FOR YOUR FINANCIAL INSTITUTION

In-branch card issuance can meet account holders' need for speed and convenience, while meeting your financial institution's need for income. The account holder walks away with a fully personalized new card for immediate use. Account holders who receive their cards via in-branch instant issuance use their new cards within eight hours of activation, on average.³ And when account holders use their cards, your financial institution begins to generate transactional fees. An increase of four or more transactions per instant issue card over a 10-day period can result in a transactional revenue gain of approximately \$2.00 per card.⁴

Some financial institutions have begun to see an almost immediate uptick in transactions when they've provided instant card issuance. In fact, after just three years, a financial institution with five branches can achieve a potential return on investment from in-branch instant card issuance of up to 309 percent, based on the revenue and savings gains of issuing 170 cards per branch per month.⁵

When it comes to account holder satisfaction, every little detail—even the way a card

MORE FROM HARLAND CLARKE

Greg Kuyava joined Harland Clarke in 1999 and has more than 20 years' experience in marketing and sales. For the past seven years, he has led sales, marketing, and product management efforts for Harland Clarke Card Services.

To talk to Harland Clarke's Keith Potts about their card services, call 615-295-4378, email keith.potts@harlandclarke.com or visit www.harlandclarke/CardAtOnce.

is manufactured—counts and can make the difference between an “okay” and a “great” account holder experience. For example, embossed cards wear out more quickly, affecting the look of the card. Flat card designs printed during instant issuance, on the other hand, wear better and reflect more positively on your brand.

DON'T TIP YOUR HAND: DELIVER DIRECTLY, SECURELY TO ACCOUNT HOLDERS

Instant issuance offers a great opportunity for immediate response when unexpected circumstances arise. For instance, during the Target data breach of 2013, financial institutions with instant issuance capabilities were well positioned to reprint new cards for account holders who needed them right away.


Distributing cards through the mail also increases the chance of fraud. Cards may be stolen when left in unattended mailboxes or not returned and destroyed. Security-conscious account holders will want to know that they—and only they—have access to their cards. Imagine, how thrilled these concerned account holders are when they discover that,

with instant issuance, they can receive a new card or replace their lost or stolen card the same day at a local branch thereby keeping their card out of the hands of potential thieves.

WIN, LOSE, OR DRAW?

Instant card issuance not only enables you to give your account holders the immediate access to funds that they want, but your financial institution will enjoy some important benefits such as:

- Quickly generating transactional income
- Opportunities to cross-sell services and/or capture new business
- Reduced attrition rates and improved brand loyalty
- Brand differentiation

There's no arguing that, given their convenience, the popularity of cards and the desire for immediate account access will continue to grow among U.S. consumers. As your account holders' card needs evolve, be sure you are able to grow with them. 

¹ Nilson, *Growth in Purchase Transactions Worldwide*, 2011-2016

² Creditcards.com, *Lost Your Credit or Debit Card? Want it Fast? Expect to Pay*, March 19, 2012

³ Bank Systems and Technology, *Instant Issuance: A Game-Changer for Banks*, April 12, 2013

⁴ Based on *PULSE 2010 Debit Issuer Study*, Federal Reserve Average Interchange for all Cards and Industry Benchmarks

⁵ Ibid.

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MORE FROM SIB

For more information about cost reduction or to speak to Christian directly, call 843-606-6340 or email christian@aboutsib.com.

In the world of banking or in any industry, most executives' attention goes to the core elements of the business, and for good reason. Modernizing and marketing services; expanding one's customer base; training and retaining employees—these are the factors that determine long-term success and profitability.

However, minor expenses and inefficiencies can go unnoticed, and over time these fixed costs can get out of control. In my line of work, we look at the “bottom 10 percent” of expenses for banks and other companies with multiple locations. These expenses include routine operating costs such as your phone service, electricity, maintenance plans, and others—basically anything where a vendor or service provider is sending you a monthly bill.

A dollar saved in one of these areas is worth just as much as a dollar earned elsewhere, and often much easier to obtain. Here are six areas I recommend focusing on, and some tips on how to keep these costs under control:

TELECOM

Telecom is a broad and varied spending category, with complex rate structures and billing practices that can make it hard to treat with proper scrutiny. Whether it's your landline phones, conference lines, internet service, or even security alarm services (many of which are bundled with telecom plans), there are bound to be billing errors and unused services adding to your costs.

Keep an eye out for wireless expenses in particular, since corporate cell phone plans tend to include a lot of unneeded features, like GPS navigation, which are added by default and result in an extra monthly charge. Landline phone bills also often contain unauthorized third-party charges, a process known as “cramming,” which costs Americans \$2 billion a year.

ARMORED CAR

With the complicated billing style of most armored car services, overcharges have a tendency to wind up on monthly invoices. One recent example that my company uncovered was a service provider charging a slightly higher fee for coin wraps than the contracted rate. While the overcharge was only a matter of pennies per wrap, the high volume of transactions meant that this was adding up tremendously. We were able to get the bank a credit for thousands of dollars based on this single billing error.

Negotiating for a better rate can also yield savings in this category. There is usually at least one competitor in most markets, and it's worth reaching out to them to solicit a bid for your services.

DOCUMENT STORAGE/SHREDDING

Many banks rely on third parties to handle archival document storage and shredding. You may be paying a sizable monthly fee for documents being stored off-site, and these costs are out of sight, out of mind. Bringing in an outside expert with knowledge of operational and regulatory requirements can be helpful to periodically evaluate which documents need to be kept, and which can be purged.

WASTE REMOVAL/RECYCLING

My company has found that 82 percent of our clients overspend on waste removal services by having inefficient pickup schedules. Haulers charge by the pickup as well as by volume, so your pickup schedule needs to accurately reflect each of your locations' actual waste volumes in order to be cost-efficient.

Waste haulers are also notorious for charging bogus fuel surcharges and landfill fees that aren't mentioned in their service agreements, or exceed the allowable amounts of the fees that are authorized. Bringing in an experienced consultant to audit your waste services and negotiate a better plan with your hauler can yield big dividends.

MAIL AND SHIPPING


You can't change the price of a stamp, but there are still plenty of opportunities to cut your mail and shipping costs. For instance, postage meters are typically provided by a private-sector company, and their fees for equipment and services are open to negotiation.

For express parcel shipping service, you can often claim credits or refunds when packages aren't delivered on time, so make sure you're tracking shipments and filing refund claims when possible. There are even automated tracking systems, linked to your UPS or FedEx account, which identify such instances and automatically file claims.

UTILITIES

Utilities, such as electricity, natural gas, and water/sewer services, can be complicated and rate structures vary significantly from area to area. Review your accounts to

determine whether all charges are actually your responsibility. Make sure meters are functioning properly, look for usage anomalies that might indicate inefficiencies or meter errors, and ensure that all your services are obtained at the lowest possible price offered by the utility. Major utilities like MLGW, NES, and Appalachian Power offer new pricing plans each year, but you can't expect them to reach out to you to explain them. Being proactive can make a big difference over time.

In conclusion, there are always a few more opportunities out there to save a buck than you might think. Whether you conduct an internal audit or hire an outside partner to do it for you, the resources you spend will more than pay for themselves. The banking industry is all about the bottom line, and eliminating unnecessary expenditures is a great way to improve it. 

PROBLEM: Customer wants fixed rate loan, bank wants floating rate SOLUTION: ARC LOAN HEDGE PROGRAM

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The Southeastern School of Banking

44 graduate from intensive school dedicated to developing analytical skills and management techniques

The Southeastern School of Banking (TSSB) conducted another strong session in July. TSSB classes were held for the fourth year at Belmont University, and the Alumni Reception was continued from its introduction in 2014 to establish an annual tradition.

The first- and second-year sessions met concurrently July 17-22, with 48 students enrolled in the first-year class and 44 graduating as the class of 2016 at the end of their second year.

TSSB is an intensive, intermediate-level banking school dedicated to developing the analytical skills and management techniques of higher-ranking staff or junior- to mid-management bankers.

"The banking industry continues to change at a rapid rate, both from technology and ever-changing regulations that banks must navigate," said Colin Barrett, president of the Tennessee Bankers Association. "Our *Southeastern School of Banking* provides the kind of high-level training that our graduates can take back to their banks, helping not only their institutions but also themselves and others who they manage or work with."

Bankers attending the school received 80 hours of classroom instruction in two one-week sessions over two years. In addition to traditional banking classes, students participate in The Stanford Bank Management Game, a computer bank-simulation model that reflects current banking trends, including capital adequacy, cost of funds, valuation of equity, fee income and increased lending risk. The bank-simulation program provides students a real-world bank management experience.

HONORS AND SCHOLARSHIP RECIPIENTS

Each year, the school recognizes graduates ranking in the top 10 percent of their class. Honors this year went to:


- **Brandon Adair**, Community First Bank & Trust, Columbia
- **Patsy Chandler**, The Hardin County Bank, Savannah
- **Scott Oliver**, Citizens Bank, Carthage
- **Kayla Hawkins**, Wilson Bank & Trust, Lebanon

Class rankings are based on student performance in several areas—final exams for years I and II, an exam on the Stanford Bank Management Game, four home study problems, bank projects, SIM performance, and faculty evaluations.

In addition to TSSB's honors recognition, each year one outstanding student is selected based on multiple criteria as the recipient of a scholarship covering first-year tuition at the Graduate School of Banking at LSU. This year's scholarship recipient is **Kayla Hawkins**. The recipient is selected based on school performance, instructor evaluations, and committee interviews.

2016 TSSB ENROLLMENT

Invest in the future of your bank and enroll qualified candidates in *The Southeastern School of Banking*.

The 2017 concurrent year I and year II sessions are scheduled for July 16 to 21. If you would like more information on TSSB or any of TBA's three Southeastern Schools of lending, please visit www.TNBankers.org/schools or contact Susan Taylor, CMP, at staylor@TNBankers.org, or 615-244-4871. 



2016 TSSB year two students

2016 TSSB YEAR TWO STUDENTS

***BRANDON ADAIR**, Community First Bank & Trust, Columbia
MELINDA BOUDREAU, CBBC Bank, Maryville
BRITTANY BREWER, Civis Bank, Rogersville
BETH BROWN, Civic Bank & Trust, Nashville
AMELIA CARRIGAN, Citizens National Bank, Sevierville
***PATSY CHANDLER**, The Hardin County Bank, Savannah
SETH CLARK, Sumner Bank & Trust, Gallatin
SHANTELL COLEMAN, Union Bank & Trust Company, Livingston
CARA DICICCO, Southern Bank of Tennessee, Mount Juliet
WILLIAM DRIVER, Wilson Bank & Trust, Lebanon
AARON DUKE, Wilson Bank & Trust, Smyrna
JAMES FULLER, Southern Community Bank, Tullahoma
MARY JANE GARROTT, Sumner Bank & Trust, Gallatin
ROBBY HARMON, TriStar Bank, Dickson
JACOB HAWK, SmartBank, Chattanooga
*** **KAYLA HAWKINS**, Wilson Bank & Trust, Lebanon
JACOB HENDERSON, FirstBank, Lexington
DARRELL HUGHES, Citizens First Bank, Wartburg
JESSICA JUSTICE, Wilson Bank & Trust, Murfreesboro
KELLIE KIMBLE, Farmers & Merchants Bank, Trezevant
MELISSA KRASNOW, The Farmers Bank, Portland
DILLON LAMBERTH, The Farmers Bank, Portland
TIM LAND, Citizens Tri-County Bank, Dunlap
MATT LAYTON, First Vision Bank of Tennessee, Tullahoma
HEATHER MCKINNEY, Pinnacle Bank, Knoxville
CASSANDRA MILES, Citizens National Bank, Oak Ridge
DAVID MILLER, Citizens Bank, Sparta
JULIE MILLER, CBBC Bank, Maryville
***SCOTT OLIVER**, Citizens Bank, Carthage
KENDALL POLK, Citizens National Bank, Sevierville
BROOKE REGEN, First Citizens National Bank, Dyersburg
DEBBIE REID, Citizens Tri-County Bank, Dunlap
LUCAS RISNER, Wayne County Bank, Waynesboro
MISTY ROGERS, The Bank of Waynesboro, Waynesboro

JOHN ROSS, Citizens Bank, Gallatin
CRYSTAL ROSSON, FirstBank, Linden
STACIE SMITH, Decatur County Bank, Decaturville
BRETT STOOTTS, HORNE LLP, Jackson
JONI THOMAS, Centennial Bank, Trenton
GRANT THURMAN, First National Bank of Tennessee, Crossville
TIRZAH TUCKER, Cumberland Bank & Trust, Clarksville
TAYLOR WALKER, Wilson Bank & Trust, Gallatin
JAMIE WILLIAMS, The Hardin County Bank, Savannah
RACE WILSON, First Farmers and Merchants Bank, Columbia

* Denotes Honor Graduate

** Denotes Graduate School of Banking
at LSU Scholarship Recipient

2016 TSSB YEAR TWO STUDENT PROFILE

EDUCATION

(Highest Level Achieved)

High School.....5
 Some College5
 Associate Degree3
 Bachelors.....27
 Graduate.....4

YEARS OF BANK EXPERIENCE

1 to 5 Years.....16
 6 to 10 Years14
 11 to 20 Years13
 20+ Years1

SIZE OF BANK'S LOAN PORTFOLIO

51 to 100 Million.....6
 Over 100 Million.....37
 Other1

SIZE OF BANK'S ASSETS

51 to 100 million.....2
 101 to 500 million20
 501 million to 1 billion21
 Other1

GENERAL PROFILE DATA

Female Students.....22
 Male Students22
 Tennessee Students44



2016 TSSB year one students

2016 TSSB FACULTY

FIRST-YEAR SESSION

TIM AMOS, Executive Vice President and General Counsel, Tennessee Bankers Association, Nashville, TN, Government Relations

T. BRIAN BENNETT, Managing Director, Pierpoint Securities, Collierville, TN, Investments

RONNIE L. BOLING, Financial Services Consultant, Brentwood, TN, Lending

STEVEN GOODMAN, Owner and President, TrainWorks, Nashville, TN, Sales in Financial Services

SANDRA A. LEE, Retired banker/consultant, Goodlettsville, TN, Human Resources

SARAH L. MEYERROSE, Executive Vice President, CFO, Franklin Synergy Bank, Franklin, TN, Business Planning

RANDAL J. RABE, Director, Credit Risk Management Analytics, LLC, Raleigh, NC, Managing Liquidity/Capital Planning

THOMAS H. PAYNE, PhD, Dean, College of Business, Tennessee Technological University, Cookeville, TN, Macroeconomics

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

SECOND-YEAR SESSION

THOMAS BATES, JR., President/COO, Legends Bank, Clarksville, TN, CEO Panel

ERNIE FROEDGE-SIMMS, Management Trainer/Consultant, C & T Seminars, Franklin, TN, Management

STEVEN GOODMAN, Owner and President, TrainWorks, Nashville, TN, Ethics in Banking and Trust Services

GREG GONZALES, Commissioner, Tennessee Department of Financial Institutions, Nashville, TN, Tennessee Banking Update

CHRISTOPHER HOLMES, President/CEO, FirstBank, Nashville, TN, CEO Panel

DAVID KEMP, President, Bankers Management, Inc, Atlanta, GA, Credit and Credit Scoring

DANIEL L. LEBRETON, PhD, Corporate Psychologist and consultant, Impavid Consulting, Inc, Franklin, TN, Performance and Accountability

KERRY SAULEY, PhD, Management Department, Louisiana State University, Baton Rouge, LA, Employee Skills-Managing Up

JIMMY SAWYERS, Partner, Sawyers & Jacobs, LLC, Collierville, TN, Technology in Banking

TED H. WILLIAMS, President/CEO, TriStar Bank, Dickson, TN, CEO Panel

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

TOM D. VANCE, Senior Vice President/Senior Lending Officer, Pinnacle Financial Partners, Murfreesboro, TN, Changing Bank Environment

SCHOOL SIMULATION

Director of School Simulation: **TAMMY FLANAGAN**, Chief Lending Officer, Citizens National Bank, Athens, TN

FIRST-YEAR

Team Administrator: **MARVIN L. PRICE**, Senior Vice President/Chief Financial Officer, Mountain Valley Bank, Dunlap, TN

Assistant: **SANDY WOODS WILSON**, Assistant Vice President Loan Administration, FirstBank, Lexington, TN

Instructors: **MICHAEL D. GRIFFITH**, Vice President/Business Banking and Development, Security Federal Savings Bank of McMinnville, McMinnville, TN

MARVIN L. PRICE, Senior Vice President/Chief Financial Officer, Mountain Valley Bank, Dunlap, TN

JOE WATERS, Executive Vice President/Retail Area Leader, First Volunteer Bank, Benton, TN

SECOND-YEAR

Team Administrator: **SHERRIE KING**, Former Banker/Bank Consultant, Ringgold, GA

Assistant: **MICHELLE BING**, Senior Vice President, The Farmers Bank, Woodland Mills, TN

Instructors: **WES FARRAGUT**, Citizens National Bank, Sevierville, TN

SHERRIE KING, Former Banker/Bank Consultant, Ringgold, GA

TRACIE LOMAX, Branch Manager, CB&S Bank, Inc, Hohenwald, TN



BOARD OF TRUSTEES

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CHAIRMAN-ELECT: MICHELLE BING, Senior Vice President/Commercial Banking, The Farmers Bank, Woodland Mills

VICE CHAIRMAN: JOSH LANE, Senior Vice President/Lending Services, TNBank, Knoxville

IMMEDIATE PAST CHAIRMAN: BO BLANKEN, Assistant Vice President, Citizens Bank and Trust Company of Grainger County, Rutledge

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

MARK BRYAN, Vice President, Commercial Lending, SouthEast Bank, Farragut

SAMUEL L. SHORT, Senior Vice President, Southern Bank of Tennessee, Mount Juliet

JOHNATHAN WEST, Assistant Vice President/Mortgage Originator, Macon Bank and Trust Company, Lafayette

JUSTIN NIPPER, Assistant Vice President/Risk Officer/Credit Analyst, The Farmers Bank, Portland

DANIELLE WILLIAMS, Financial Center President, First Citizens National Bank, Newbern

MELANIE LUCKEY, Assistant Vice President & Controller, First South Bank, Jackson

DEREK WHITTEN, Vice President, The Hardin County Bank, Savannah



SCHLUETER





Compliance Conference aims to help attendees build a compliance culture

CONFERENCE DETAILS

October 4 & 5

Nashville

Nashville Airport
Marriott

Register now at
TNBankers.org

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Search the hashtag
#TBAcompconf

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How strong is your compliance culture?

In the chaos of keeping up with 13,000+ regulatory requirements, the notion of culture often gets lost. And, like many aspects of the regulatory landscape, there is a lack of clarity and precision around how it's defined and created.

Building a culture of compliance is a marathon—not a sprint. For many community financial institutions, it requires a shift in mindset, focus, and management approach. “Are we compliant?” is no longer the end-all, be-all success yardstick. Questions like “How well are we effectively managing the process?” and “Do we have the right tools and expertise?” have equal footing. Community financial institutions must set their sights not on perfect compliance—but on practical and effective compliance. That means achieving their goals at the lowest practical price point with few or no examiner criticisms.

This year's *Compliance Conference* is designed to show how to build a culture within and how to find real world, up-to-date compliance solutions to get the job done.

Compliance Conference, now in its sixth year, boasts an impressive lineup of veteran conference speakers and nationally known compliance authorities. The conference is TBA's largest annual gathering of compliance officers from around the state with more than 150 attending each year. The business sessions are packed with two days of current topics presented by widely known experts and senior representatives from banking supervisory agencies who will address the most current compliance issues facing the banking community.

CONFERENCE HIGHLIGHTS

Offering a complete two-day business session program, *Compliance Conference* features general session presentations as well as multiple repeating break-out sessions to allow attendees to customize their event experience and receive the maximum amount of value.

It will also feature three luncheon speakers: Carl Pry will lead a discussion on designing

UDAAP lending controls on day one, and Rod Alba and Richard Horn will offer guidance on some of the most common TRID questions on day two.

The 2016 program also features a regulatory panel where attendees can hear from and ask questions of regulatory agencies.

Breakout sessions over the two days include critical topics such as:

- CRA/Community Development
 - Fair Lending
 - Military Lending Act
 - Assessment of Risk of Consumer Harm
- ARCH memo—recent exam findings
- Challenges associated with TRID

If you have questions about the program, please contact Debbie Brickles, dbrickles@TNBankers.org or call 615-244-4871.



COMPLIANCE COMMITTEE

CHAIRMAN: DEBBI MOORE, Compliance Officer, Citizens Bank of Lafayette, Lafayette
JILL ALLISON, Compliance Officer, First Bank of Tennessee, Dayton
DAVID BARNES, President/CEO, Civic Bank & Trust, Nashville
LORI BARRY, Vice President, Compliance Officer, CedarStone Bank, Lebanon
TINA CLINE, First Vice President/Chief Compliance and CRA Officer/Audit Manager, First Century Bank, Tazewell
LEIGHANNE COVINGTON, ESQ., Senior Vice President, Head of Bank Administrations & Compliance, TNBANK, Oak Ridge
JUNE A. CROWELL, CPA, CGMA, Shareholder, Elliott Davis Decosimo, LLC, Franklin
CONNIE EDWARDS, CRCM, President/Owner, Banc Compliance Group, LLC, Franklin
AMY GREENE, Supervisor, Assurance Services, Kraft CPAs PLLC, Nashville
JONATHAN HART, Compliance and CRA Officer, American Trust Bank of East Tennessee, Knoxville
KATHY HOSKINS, Enterprise Risk Officer, Citizens Bank, New Tazewell
HEATHER LEDBETTER, CRCM, Compliance Officer, Commercial Bank & Trust Co., Jackson
ALECIA MATHIS, Senior Manager, CIA, CCBIA, Alexander Thompson Arnold, PLLC, Jackson
MARK MCDOWELL, Chief Risk Officer, Reliant Bank, Springfield
TOMMY POWELL, Compliance Officer, Citizens Bank & Trust Company, Atwood
LYNN RIDDLE, Vice President, Compliance and Audit, Apex Bank, Camden
LINDA SCHOLL, Senior Vice President, CRA and Compliance, Triumph Bank, Memphis
KARINA SIMON, Loan Compliance, The Hardin County Bank, Savannah
LAUREN SMITH, Vice President Risk Management, Decatur County Bank, Decaturville
TINA STALION, Vice President/Chief Compliance Officer/BSA Officer, Carroll Bank and Trust, Huntingdon
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HSAs and Generation X: From Overlooked to Opportunity



KIMBERLY SEXTON
Vice President,
Ascensus

If you search online for generations in the U.S., you will find copious articles about baby boomers and millennials. But don't forget the generation in between those two: generation X. Today, those are the people generally between the ages of 37 and 51. They represent approximately 64 million people. In contrast, millennials and baby boomers each make up about 75 million people.

Generation X may be the most overlooked generation, partially because of its size and the number of years it spans. But when it comes to the business of health savings accounts (HSAs), you won't want to overlook this group. With roughly 40 percent of HSAs owned by generation X, based on data from the Employee Benefit Research Institute (EBRI)¹, the HSA market is one area that generation X seems to dominate.

With roughly 40 percent of HSAs owned by generation X, marketing to them is well worth the effort.

Marketing to generation X is well worth the effort if you keep in mind some key characteristics about generation X. It is a generation stretched thin, sandwiched between caring for children and parents. Meanwhile, generation Xers are wondering if they are doing enough to prepare for their own retirement and healthcare costs. They see their parents, who have largely retired, as not doing as well financially as they hope to be when their time to retire comes along. They also are the first generation to experience the switch from pensions to defined contribution plans. Add to that, generation X experienced two market downturns early in their saving years (2000–2002 and 2007–2009), which affected future growth significantly.

Generation X is perhaps the most flexible generation when it comes to receiving information. They love in person and they love technology. But most of all, they love simplicity. They already have a lot on their

plate and don't have time to sort through complexities. Because of this, they tend to like consolidation, which is great for financial organizations. Having their checking, savings, HSA, and loans all at one place is appealing to them.

However, because generation Xers are providing financial support to both baby boomers and millennials, their savings rate into HSAs is not as high as it should be to adequately prepare for their future. Add to that, 66 percent of generation X accounts have distributions, which can be good for financial organizations because of the interchange fees, but bad for saving for the future.

Knowing these key characteristics is helpful as you develop a plan to market to this particular group. But what does generation X want in an HSA? Just three things:

1. INTEREST


With the average interest rate of about 0.05 percent in many HSA accounts, anything better than that is worth the switch.

2. EASE OF ACCESS

This generation carries more plastic than any other, so a debit card is critical.

3. ONLINE BANKING

This generation doesn't have time to come into a branch.

Generation Xers heavily influence the HSA market because of the support they lend to the two surrounding generations. They have higher average incomes than both boomers and millennials. They like messaging that speaks to them directly. They look for authenticity and they seek to identify with real-world situations. And once you have them as a customer, they are brand loyal. 

¹Paul Fronstin, Ph.D., "Health Savings Account Balances, Contributions, Distributions, and Other Vital Statistics, 2014: Estimates from the EBRI HSA Database," Employee Benefit Research Institute, July 2015, accessed July 1, 2016, https://www.ebri.org/pdf/briefspdf/EBRI_IB_416_July15.HSAs.pdf

Bank Security and Risk Management Conference

CONFERENCE DETAILS

November 17 & 18
Nashville
Nashville Airport
Marriott Hotel
Register now at
TNBankers.org

The TBA Bank Security & Risk Management Conference is scheduled for November 17 and 18 at the Nashville Airport Marriott Hotel. The content of this program helps bankers from various areas of the bank keep up with the latest developments in the security and risk management area.


This program will cover current issues in security and risk management with presentations by industry experts. Day one opens with a session on workplace violence, including case studies and best practice methods for violence diffusion and prevention. The program also includes a presentation on Crime Prevention Through Environmental Design, which is defined as the proper design and effective use of the built environment to deter crime.

Day two of the program will feature Scott Augenbaum, Special Agent, FBI Memphis Region discussing ways to reduce your risk against threats such as data breach by citing

current cases and investigations revealing the methods criminals are using to target financial institutions. The program concludes with David Forrestall's session on building a security program that is both secure and compliant when it comes to cyber threats.

HOTEL & REGISTRATION

This program is held at the Nashville Airport Marriott Hotel, located at 600 Marriott Drive in Nashville. The reservation deadline for our special group rate is October 27.

Visit the TBA website, TNBankers.org/calendar, to download a copy of the *Bank Security & Risk Management Conference* brochure containing complete program details and a printable registration form or to register online. The deadline for early registration at the discounted rate is November 3. For more information please contact Susan R. Taylor, CMP, at staylor@TNBankers.org or 615-244-4871. 



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SouthEast
bank



UT vs. Florida
Saturday, September 24
Neyland Stadium
Game time TBD

Sponsored by SouthEast Bank

The tailgate will begin 3-4 hours prior to
kick off in the Circle Park Drive grassy area
behind the torch bearer.
Look for the SouthEast Bank tent and signage.



BAKER DONELSON



Titans vs. Browns
Sunday, October 16
Nissan Stadium
Noon Kickoff

Sponsored by Baker Donelson

The tailgate begins at 10 a.m.,
and is located in Parking Lot B (next to the
"B" sign behind the Exxon Tiger Mart).
Look for the Baker Donelson red flag.

For more information, contact Stacey Langford at slangford@TNBankers.org.

LEADERSHIP LUNCHEONS

This fall, the Young Bankers Division will host seven Leadership Luncheons around the state. Each luncheon features an opportunity for networking with regional banking peers, an update and overview on the initiatives of the TBA and Young Bankers Division, and a local member of the General Assembly to update attendees on issues of importance to the local community in the legislative session.

For additional information about these luncheons or the Young Bankers Division contact: Stacey Langford, slangford@TNBankers.org. To register, visit TNBankers.org/calendar.

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October 3
Chattanooga

October 4
Jackson

October 5
Memphis

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.

CONSULTANTS

BankSmart

3072 Longbrooke Way
Clearwater, FL, 33760-1700
Phone: 813-774-8000
www.BankSmart.com
Contact: Jim Wilkson – JWilkson@BankSmart.com

BankSmart is a bank operations consulting, payment card consulting, de novo consulting, and project management solutions firm. With a core staff of seasoned banking and consulting professionals, BankSmart specializes in data processing contract renewal and renegotiation services; data processing vendor evaluation, selection, and contract negotiation services; de novo formation consulting; and debit and credit payment card optimization services. We are very proud of our track record of saving many banks tens—and sometimes hundreds—of thousands of dollars in processing expenses a year as a result of our comprehensive and thorough process! BankSmart's unique project management SmartKit tools offer banks the ability to manage their own bank and branch acquisitions, failed bank assumptions, data processing conversions, de novo bank formations, and new branch openings for less money than traditional full service consulting. BankSmart's sole purpose is to provide consulting services and project management tools that enable our clients to improve their financial performance and technology efficiency while reducing operating costs.

The Finley Group

212 S Tryon St, Ste 1050
Charlotte, NC, 28281-0003
Phone: 704-375-7542
www.finleygroup.com
Contact: Blake Hauk – blake@finleygroup.com

Since 1985, Finley Group has been a trusted advisor to owners, corporate executives, boards of directors, financial institutions, lawyers and private equity sponsors. Finley Group's primary goal is to enhance the decision making and functional capabilities of our clients. Finley Group professionals are helping our clients on a daily basis find the right formula that allows them to compete in today's high-speed, continuously changing business landscape. Our pragmatic, results-oriented approach is uncomplicated and successful; using a collaborative mindset, we take advantage of the client's strengths, and current marketplace opportunities to attack and eliminate the challenges at hand. Our Bank Services Group, directed by Blake Hauk, focuses on loan rehabilitation and recovery services. We are able to act in an advisory capacity to assist with loan portfolio analysis, restructuring, and securitization. In addition, we work with financial institutions to find creative ways to reduce ORE balances through our vast resources across the country. These services offered are tailored to meet the needs of each client. Please contact Blake at blake@finleygroup.com or 865-803-8269.

INFORMATION TECHNOLOGY

All Covered

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Mount Laurel, NJ, 08054-2288
Phone: 901-359-6581
www.allcovered.com/finance
Contact: Dave McOlgan – wmcolgan@allcovered.com

All Covered is the leading provider of IT Compliance and Cybersecurity services to financial institutions. We enable our customers to implement competitive products and services to acquire, maintain, and grow customers. Our team of certified security and compliance professionals are former banking and IT security executives experienced in delivering solutions to financial institutions. Our hundreds of clients are increasingly competitive, while successfully maintaining regulatory compliance and implementing security measures to mitigate cyber threats.

INFORMATION TECHNOLOGY

Guidant Partner

1410 Donelson Pike, Ste B5
Nashville, TN, 37217-2933
Phone: 615- 277-1511
www.guidantpartners.com
Contact: Randall Dennis – rdennis@guidantpartners.com

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www.providentcflc.com
Contact: Talley Clower – talley@providentcflc.com

Provident Commercial Finance is an accounts receivable factoring company. We are veteran owned and operated with a passion for seeing our clients grow their businesses. To support their growth, we offer a full suite of back office solutions including invoice generation, collections and payment reconciliation. To ensure that growth is with quality customers, we run credit checks and establish credit limits. We address customer concentrations with an eye towards graduating our clients from factoring when they are ready. With our customized client portal they have access 24/7 to all the information and reports needed to effectively manage their accounts receivable. We became an associate member of TBA to support member banks with growing noninterest revenue, core deposits, treasury penetration, and the incubation of future, quality asset additions to your balance sheet. We show you how you can approve more working capital requests without risking your balance sheet, without adding headcount, and subsequently improving your efficiency.

SECURITY SERVICES

CBSi, Consolidated Banking Services, Inc.

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Cumming, GA, 30040-2739
Phone: 770-292-9922
Fax: 770-292-9925
www.cbs-i.com
Contact: Kirsten M. Elkins – kirstenelkins@cbs-i.com

CBSi is dedicated to providing the best service and sales available for traditional and electronic bank security equipment. With an average of 25 years' experience, our technicians can service all makes of vault, drive up, cash handling, and alarm/CCTV/access equipment. Our equally qualified security consultants will provide the best solutions for all your equipment's needs.

Endpoint Technology

792 Huff Bend Ln
Ten Mile, TN, 37880-5062
PO Box 580
37880-0580
Phone: 925-487-9000
www.endpoint-tech.com
Contact: C.W. (Bill) Moore – bm@endpoint-tech.com

EndPoint Technology has offices throughout the country and has become a nationally recognized leader of cybersecurity services, specializing in IT audits, penetration testing, and sensitive data discovery for regional and community banks. We attract talented professionals with specific expertise in security auditing and compliance, directly experienced in the industries we serve. Attentive to ever-evolving BSA, GLBA, and PSI-DSS regulatory requirements, we audit to both COBIT and ISO 27001/02 standards. Our talented team of experienced and certified professionals are customer focused and dedicated to successful outcomes for clients. EndPoint's mission is to assure that each of our clients meet their regulatory compliance requirements providing context around the vulnerability, impact, threat, and consequences associated with a breach in any information asset, satisfying management, boards of directors, and other stakeholders that intrusion risk is effectively addressed.

SDGblue, LLC

541 Darby Creek Rd, Ste 270

Lexington, KY, 40509-1603

Phone: 859-263-7344

Fax: 859-264-3162

www.sdgbblue.com

Contact: Whitley Combs – Whitley.Combs@sdgbblue.com

SDGblue, LLC is a security-focused information technology company headquartered in Lexington, KY. Founded in 1991, SDGblue has more than 25 years of experience as the trusted IT security partner of financial institutions across the country. We offer a wide range of services and solutions tailored to meet your organization's specific security and compliance needs, including security assessments, penetration testing, and virtual CISO services. We are committed to giving you peace of mind in a scary technology world knowing your bank's most valuable assets—your data and reputation—are secure, leaving you to focus on what you do best. For more information, please visit our website at www.sdgbblue.com or call us at 859-263-7344.

SOFTWARE/COMPUTERS

Verafin

570 Newfoundland Dr

St John's, NL, Canada, A1A 5A2

Phone: 709-752-3050

www.verafin.com

Contact: Paul Gauci – paul.gauci@verafin.com

Verafin is a leader in cloud-based, cross-institutional Fraud Detection and Anti-Money Laundering (FRAMLx) collaboration software with a customer base of over 1300 financial institutions across North America. Its solution uses advanced cross-institutional, behavior-based analytics to help financial institutions stay a step ahead of numerous types of fraud as well as the BSA, USA PATRIOT Act, and FACTA compliance landscape, while allowing them to collaborate cross-institutionally. Verafin is the exclusive provider of fraud detection and BSA/AML software for the California, Florida, Illinois and, Massachusetts bankers associations, CUNA Strategic Services, a preferred service provider of the ICBA, and has industry endorsements in 44 states across the U.S. For more information, visit www.verafin.com/framlx, email info@verafin.com or call 866-781-8433.

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People on the Move

CapStar Bank, Nashville, has named **Mat Tyndal** as wealth adviser associate; **Tracy Ayers** as commercial real estate manager; **Leigh Anne Gregory** as senior commercial loan doc specialist; and **Jennifer Cornelius** as an accountant in finance.

Community Bank & Trust, Ashland City, has promoted **Candy Krantz** to vice president.

Community Trust Bank, Clinton, has promoted, **Dorothy Franklin**, to senior market lender.

F&M Bank, Clarksville, has promoted: **Donna Lancaster** to senior vice president and director of internal audit and compliance; **Pamela Settle-Kelley** to senior vice president and operations manager; **Khandra Smalley** to senior vice president of marketing research; **Rhonda McKinney** to vice president of collateral services; **Tina Reed** to vice president of human resources; and **Sarah Schneider** to vice president of loan administration training. **Kathy Harris** and **Suzanne Woods** were promoted to vice president, branch manager, and lender; and **Rose McCroy** was promoted to vice president and lender. In addition, the bank elevated six mortgage loan originators to vice president: **Jason Hass**, **Rod Hawkins**, **Craig Sanders**, **Mike Smalling**, **Billy Winfree**, and **Chad Winn**.

Fifth Third Bank, Nashville, has promoted **Amanda Sluss** to senior public relations manager; **Matthew Buckles** was named as mortgage loan officer; and **Brad Bartkowiak** was named as business banking relationship manager.

First Advantage Bank, Clarksville, has named **Mark Brooks** as senior vice president and small business administration (SBA) manager, and **Matt Pierucki** was named as vice president and relationship manager.

FirstBank, Nashville, has named **Tim Douglas** as Nashville city president; and **Mark Terrell** as vice president and commercial relationship manager.

First Commerce Bank, Lewisburg, has promoted **Tiffany Allen** to chief financial officer and **Joey Morefield** to the bank's IT officer. Allen was mentored for 12 years by her predecessor, the late Glenn Hardison.



ALLEN

First Freedom Bank, Lebanon, has named **Emily Duncan** as deposit operations representative.

FTB Advisors, Nashville, has named **Micah Charyn** and **Ellen Green** as vice presidents and financial advisers.

First Tennessee Bank, N.A., Memphis, has named **Michael Quintanilla** as FX director.

First Tennessee Bank, N. A., Murfreesboro, has named **Yolanda Greene** as community bank president; and **Brooks Hubbard** as executive vice president for Murfreesboro.

Nashville's First Tennessee Bank, N. A., has named **Craig Bechtel** as vice president and relationship manager for commercial banking; and **Susan Gaimari** as vice president and business banking relationship manager.

Franklin Synergy Bank, Franklin, has promoted **Greg Wiel** as senior vice president and commercial lender; and **Justin Burriss** as assistant vice president and commercial banker. In addition, the bank has named **Patti Butler-Fedak** as retail sales manager; **Jan Carlson** as human resource manager; and **Ashley Fischer** as mortgage loan originator.

In **Nashville**, **InsBank's** subsidiary, **Finworth Mortgage** has added: **Jennifer Bennett** as mortgage process specialist; and **Stuart Johnson** as loan originator.

IBERIABANK, Memphis, has promoted **Stacy Boyer** to assistant vice president

and branch manager of the Forest Hill branch.

Paragon Bank, Memphis, has named **Deron Wisdom** as vice president of commercial lending. In addition, the bank has named **Sean Eschelweck** as a specialty lending associate.



WISDOM

Pinnacle Financial Partners, Memphis, has named **Lee Rudd** as financial adviser.

Pinnacle Financial Partners, Nashville, has named **Tim Bewley** and **Steve Scott** as senior vice presidents and financial advisers. **Michelle Aulidge**, **Jemice Cheatham**, **Carrie Poffenberger**, and **Tammy Smith** were added as financial adviser assistants. **Betty Rhea Brown** was named as loan review officer; and **Ron Stinson** as credit adviser.



SCOTT

Sevier County Bank, Sevierville, has promoted vice president **Christopher D. Plemons** to senior commercial lender; and **Jo Ann Schumann**, a former bank examiner with FDIC and the TDFI, was named as vice president of audit and compliance.



PLEMONS

SmartBank, Knoxville, has named **Becca Boyd** as vice president, director of human resources, and **Stephanie Bean** as banking officer and senior branch sales manager.



BOYD

SunTrust Bank, Memphis, has promoted **Scott Bendure** to managing director of the private wealth management team. **Nashville's SunTrust** has promoted **Mark Ford** to commercial banker.

Wells Fargo, Nashville, has named **Patricia Edwards** as senior investment strategist.

Wilson Bank & Trust, Murfreesboro, has named **Andy Jakes** as regional president in Rutherford County. Jakes will succeed Barry Buckley who is transitioning to retirement at the end of 2016.



JAKES

Wilson Bank & Trust has promoted: **Paul Shearer** to assistant vice president and real estate management; **Barbara Sherrell** to assistant vice president and branch manager; **Linda Smith** to assistant vice president electronic banking assistant manager; **Lynn Miller** to operations officer; and **Amy Tuggle** to Bank Secrecy Act officer; and **Rick Cate** to loan development manager. In addition, the bank named **Elvis Huff** as security director; **Tommy Decker** as office manager; **Judy Nichols** as mortgage operations manager; and **Terry Swafford** as assistant vice president of cash management.

Wilson Bank & Trust, Lebanon, has named staff to these positions: **Lee Eaton** and **Misty Gann** to branch managers; **Moises Feliz** to assistant vice president and branch manager; **Heidi King** to assistant vice president and financial adviser; **Ben Crockett** to mortgage administrator; **Brandon Martin** to mortgage lender; **Talisa Gibbs** to assistant manager; and **Aaron Duke** to residential loan officer.

BDO USA, Nashville, has named **Trent Marek** as tax partner.

CBSi, Consolidated Banking Services, Inc., Pegram, has announced **Kirsten Elkins** joined the company as Security Consultant for Tennessee.

CRS Data, Knoxville, has welcomed **Jeremy Price**, as a veteran financial marketing executive, to help CRS Data expand their property data service to banks across the U.S.

Elliott Davis Decosimo, LLC, Franklin, has named **Craig Liechty, CPA**, as shareholder.

Reynolds, Bone & Griesbeck, Memphis, has named **Ginny Matthews** as a full-time audit staff member.

Waller, Memphis, has named **Jeffrey Smith** as a partner.

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Bank Notes

Dale Grimes, member of **Bass, Berry & Sims, PLC, Nashville**, and head of the firm's antitrust and trade practice group, was named to the board of directors as vice chairman of the American Bar Association's Section of Antitrust Law Pricing Conduct Committee.

The respective boards of directors of **Citizens Bank** in the Tri-Cities area and **American Trust Bank of East Tennessee, Knoxville**, have unanimously approved an agreement and plan of merger for the two East Tennessee banks. Based on the terms of the merger agreement, **Citizens Bank, Elizabethton**, an independent community bank wholly owned by Citco Community Bancshares, Inc., will acquire American Trust Bank of East Tennessee (ATB) for \$19.8 million in cash. The transaction to complete the merger is expected to close in the fourth quarter of 2016, subject to regulatory and American Trust Bank shareholder approval.

Community Bank & Trust, Ashland City, has named **Shayne Bell**, senior vice president, to the bank's board of directors.

F&M Bank, Clarksville, was the first mortgage lender in Tennessee approved to offer the Tennessee Housing Development Agency's (THDA) *Take Credit* program. *Take Credit* is a Mortgage Credit Certificate (MCC) program authorized by Congress in the 1984 Tax Reform Act. An MCC is applied for with a mortgage and permits eligible homebuyers to take a federal tax credit up to \$2,000 maximum per year based on the mortgage interest paid by the homebuyer. The tax credit may be used to lower a homebuyer's income tax liability each year, and the home remains owner occupied by the certificate holder.

Columbia's Heritage Bank & Trust's board of directors has welcomed the addition of **Jenny Adcox**. Adcox is a long time Maury County resident, a commercial real estate agent with the




TBA's Penny Powlas celebrated her 25th Anniversary at TBA with coworkers in July.

On July 29, TBA staff celebrated Penny Powlas' 25th anniversary with the Association. Throughout the years we have enjoyed her dedication and enthusiasm for helping our member bankers.

Keller Williams Realty, Spring Hill. In addition, she is the founder and serves as a director of Dream 514. Adcox serves on the board of Hohenwald Financial Services LLC and the Advisory Board of Highland Corporation.

Pinnacle Financial Partners, Inc., parent company of **Nashville's Pinnacle Bank** has completed its previously announced acquisition of **Avenue Financial Holdings, Inc.**, parent company of **Avenue Bank, Nashville**. The acquisition was announced January 28, 2016 following approval from Avenue's shareholders. M. Terry Turner, president and CEO of Pinnacle Financial Partners commended the "associates of both banks who have worked incredibly hard and made it possible to close the acquisition only five months after the announcement." Ronald L. Samuels, Avenue's chairman and chief executive

officer, will serve as vice chairman of Pinnacle's board of directors and hold a position on Pinnacle's senior leadership team. Avenue Bank will operate as a division of Pinnacle Bank until September 2016 when both firms anticipate combining their operations.

In **Nashville, Pinnacle Financial Partners, Gary Collier**, executive vice president, was named to *Bank Investment Consultant* magazine's annual Top 20 list of program managers. 

Community Corner



Roy Harmon, chairman and CEO, Bank of Tennessee, Kingsport

In Kingsport, Bank of Tennessee's chairman and CEO, Roy Harmon has invested in employee health and wellness for over 10 years. Harmon has joined the Healthy Kingsport initiative and the State of Tennessee Healthier Workplace, and he leads by example on a daily basis. Bank of Tennessee's multi-faceted approach to employee health and wellness includes other important components, which are all aimed at behavior changes that lead to healthy lifestyles, including onsite fitness centers with personal trainers available to bank employees and their families; an annual wellness monetary incentive; and other benefits. For the Pound for Pound BMI Challenge: Last winter for every "pound of flesh lost" by employees, Harmon pledged a donation of a pound of dog food to Kingsport's The Bridge Home No Kill Animal

Shelter. Collectively, Bank of Tennessee employees lost over 600 pounds in a three-month period, dramatically improving individual BMI levels. As promised, 600 pounds of dog food were donated to aid the shelter animals waiting for adoption. Harmon said, "Healthy Kingsport initiative is really working hard to have an impact on the health and wellness of those living and working in the Kingsport community. Our partnership with Healthy Kingsport provides an opportunity to join in this movement and receive some great resources for our bank."



Patty Majors with the Hardin County Cancer Association, and Bruce Williams and Laurie Willoughby, both on the HCB Golf Classic Committee.

The Hardin County Bank, Savannah, through its HCB Golf Classic raised \$22,000 for the Hardin County Cancer Association. The Hardin County Cancer Association uses an application process and donated money to Hardin County cancer patients. The annual HCB Golf Classic tournament had 41 teams to participate in the 4-person scramble.

Community Corner *continued*

In August, **First Freedom Bank, Lebanon**, donated \$1,000 in support of Wilson Books from Birth, an agency that partners with the Governor's Books from Birth Foundation to make the Dolly Parton Imagination Library available to every child under age five in Wilson County. Pictured at the check presentation are (left to right) John Bradshaw, President and COO of First Freedom Bank; Peggy Simpson, Director of Wilson Books from Birth; Theresa Wiggington, volunteer for Wilson Books from Birth; and John Lancaster, Chairman and CEO of First Freedom Bank.



Roane State Community College recently named its Huntsville, TN, campus after the late **W.H. "Bill" Swain**. Swain, who was the face of Scott County's **First National Bank of Oneida** for more than 50 years, donated 38 acres of land in 1993 that Roane State Community College's Huntsville, TN, campus is built on and helped to bring the community college to Scott County—first a satellite facility and later a branch campus in an old Helenwood hardware store. Scott

County Campus of RSCC owes it "life" to Swain and his tireless fundraising permitting the college to expand four times since its opening. Today, students can receive 4-year degrees through Roane State's partnership with Tennessee Technological University, Cookeville, without having to leave Scott County. There is an established W. H. Swain Scholarship Fund for nontraditional students through Roane State Foundation.



Patriot Bank, Millington, made a donation to the Gary Sinise Foundation's R.I.S.E. Program and the Building for America's Bravest Partner Program to honor retired U. S. Marine Corporal Christian Brown in July, 2015 with a groundbreaking ceremony to build a specially adapted smart home built specifically to help this home town Purple Star and Silver Star decorated hero from Munford reclaim his mobility and independence. Cpl. Brown was presented his new home during a Welcome Home dedication April 2016. While deployed in Afghanistan in 2011,

Cpl. Brown led 163 combat missions, besides arranging and helping one of his critically wounded squad members evacuate in the midst of heavy gunfire. When the medical helicopter could not land because of heavy gunfire, Cpl. Brown carried the wounded Marine almost 1,000 feet under enemy fire to another location where the helicopter could land. Six days later while leading his squad on another patrol, he stepped on an improvised explosive device (IED). He survived trauma to his arms and hands, and both of his legs were amputated.





Peoples Bank of the South, La Follette, hosted Emily Ann Roberts Day at the main office on West Central Avenue in April. Roberts' music career began in 2015 with her appearance on season nine of NBC's *THE VOICE* and finished as first runner-up. Roberts gave a free musical performance, followed by a presentation of the key to the city by LaFollette Mayor Mike Stanfield. Roberts is from Knoxville, but she has several relatives from Campbell County. Family members and many of her fans were on hand for the free performance. 🎸

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Employment Opportunities

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.

1608-7 SENIOR BSA ANALYST

Tennessee State Bank has an immediate opening for a Senior BSA Analyst at its corporate office in Pigeon Forge. Bachelor's degree in business/finance or advanced banking education with a minimum of three years of banking experience in auditing/compliance preferred. Knowledge of BSA/OFAC/AML/USA Patriot Act; experience with JHA core banking systems and JHA YHBSA a plus. Excellent benefits (employee only paid at 100%) medical, dental, vision, group

life and disability (LT/ST), 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.

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.

1607-6 UNIVERSAL ASSOCIATE

Sumner Bank & Trust, Gallatin, a locally owned community bank with three locations in Sumner County, is looking for a Universal Associate to join our dynamic, rapidly growing business. We offer a friendly and progressive work environment where associates are able to deliver accurate and convenient, product knowledgeable service, while establishing lasting customer relationships based on accountability, consistency and trust. We seek associates that are passionate about their job and committed to nurturing the growth of our bank. This position combines the functions of a teller and a customer service representative: receiving and paying out money, maintaining records of financial transactions, opening new accounts, maintaining existing accounts, and cross selling bank products and services. As a universal associate, you will be responsible for: providing superior banking service (accuracy, fairness, courtesy, respect, gratitude etc.) to customers in a professional manner, ensuring all financial transactions, are completed accurately and efficiently, while adhering to all bank policies and procedures. Education required: High School Diploma or Equivalent, some college preferred. Experience required: 3+ years recent banking experience with job specific experience preferred. Sumner Bank & Trust is an Equal Opportunity Employer supporting diversity in the workplace. To be considered for this position, candidates must be eligible to work in the U.S. and be able to pass a criminal background, credit and reference check. This job description is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this position. You may request a detailed job description. If Sumner Bank & Trust sounds like a place where you can succeed, please submit your resume with detailed job history, education and pay

history, plus compensation requirements to: Sumner Bank & Trust, Attn: HR, 780 Browns Lane, Gallatin, TN 37066 or email slowman@sumnerbankandtrust.com.

1607-5 LOAN PROCESSOR

Sumner Bank & Trust, Gallatin, is looking for an experienced Loan Processor to join our dynamic, rapidly growing business in Sumner County. Primary responsibilities of this position are processing, closing and post-closing residential, consumer and commercial loans. Three year's job specific experience preferred. Basic computer skills needed to include Microsoft Outlook, Word and Excel as well as proficiency with internet navigation and searches. Experience with multiple loan origination systems and paperless processing is a plus. A working knowledge of compliance related to residential, consumer and commercial loans, financial institution policies, procedures and regulatory requirements as they relate to the loan department. Sumner Bank & Trust is an Equal Opportunity Employer supporting diversity in the workplace. To be considered for this position, candidates must be eligible to work in the U.S. and be able to pass a criminal background, credit and reference check. This job description is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this position. You may request a detailed job description. If Sumner Bank & Trust sounds like a place where you can succeed, please submit your resume with detailed job history, education and pay history, plus compensation requirements to: Sumner Bank & Trust, Attn: HR, 780 Browns Lane, Gallatin, TN 37066 or email slowman@sumnerbankandtrust.com.

1606-4 CREDIT ANALYST

Homeland Community Bank in McMinnville, TN is in search of a Credit Analyst. Overview: The Credit Analyst will work closely with lenders to complete credit memorandums for new and existing relationships. Responsibilities will include analyzing financial information and calculating global debt service coverage ratios, interpreting the borrower's ability to repay, and determining loan to value ratios based on proposed collateral. Job Requirements: Bachelor's degree in accounting, finance, business, or commensurate experience; Strong analytical skills; Knowledge of cash flows, balance sheets, income statements; Ability to communicate effectively in writing; Good organizational and team working skills with the ability to prioritize multiple tasks; Knowledge of the lending function; Proficient with Microsoft Word and Excel. Job Functions: Analyze loan data on new, renewal,

and existing loans; Prepares spreadsheets and reports for loan officers; Ability to apply credit policies to credit underwriting and decisions; Performs analysis on various types of collateral; Works closely with loan officers in gathering information of borrowers to perform an analysis of the borrower's financial strength and ability to repay; Performs other duties as assigned by Senior Management. Homeland Community Bank is an Equal Employment Opportunity Employer. Qualified applicants should send their resumes to jduncan@homelandcb.com or mail to Homeland Community Bank, PO Box 7318, McMinnville, TN 37111, ATTN: HR – Credit Analyst

1606-1 BRANCH MANAGER

First Bank and Trust Company is seeking an experienced Branch Manager for the Johnson City, TN branch. Responsibilities include managing the branch office and extending credit to businesses and individuals. The individual will be responsible for the origination of all loans, past dues and collection of all loans originated in the branch. The Branch Manager is responsible for the community outreach and growth of deposit base for the branch. The candidate must have at least 7 years of banking experience. The qualified individual must possess the proven ability to build a strong referral network, develop and grow both new and existing relationships, provide innovative financial solutions to customers and prospects, and demonstrate strong credit skills. The candidate must be a self-starter and team player, possess strong oral and written communication skills, be well organized, demonstrate the ability to work under pressure, and have strong computer skills, including Excel and Word. A Bachelor's Degree in Accounting, Business, Economics and/or Finance is required. EOE/AA/M/F/Disabled/Veteran Please send a cover letter and resume to Monica Anderson, Human Resource Officer manderson@firstbank.com, or The First Bank and Trust Company, Attn: Monica Anderson P.O. Box 1000, Abingdon, VA 24212.

1605-1 COMMERCIAL LOAN ADMINISTRATION SPECIALIST

The Peoples Bank is seeking an experienced commercial loan administration specialist for our Bearden office. This position is responsible for processing approved commercial loan applications and preparing complete and accurate loan documentation packages. Candidate must possess excellent interpersonal skills to effectively respond to inquiries, resolve problems, and obtain required documents to ensure all approval conditions are met and facilitate timely loan closing. Solid working knowledge of lending regulations, title work, and collateral security filings required. Strong organization skills and proficiency with loan documentation platform system is a must. Minimum of two years prior commercial loan processing experience required. Qualified applicants should send

their resumes to jstamper@thepeoplesbankknow.com

1604-8 MANAGEMENT TRAINING PROGRAM

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

1604-7 MORTGAGE LOAN ORIGINATOR


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

1604-6 DIRECTOR OF PROFESSIONAL DEVELOPMENT

Middle Tennessee bank affiliate seeks experienced banker to serve as Director of Professional Development. Qualifications: Strong background in all areas of community banking, including, but not limited to, new accounts, lending, operations, and compli-

ance; Excellent verbal and written communication skills; Must be able to use a personal computer effectively and utilize a variety of software programs; Ability to travel at least 25% of each month; Self-starter with strong organizational and time management skills and an ability to work independently; Willingness to relocate to Middle Tennessee if necessary. Primary Responsibilities: Enthusiastically host on-site training sessions for bank employees on the use of software products; knowledge of common questions and concerns and ability to address those accordingly; Organize and host webinars with groups of bankers, highlighting recent software updates and bug fixes; ability to answer questions arising during the webinar; Interface effectively, both in person and via telephone, with bank employees from all corporate levels; We offer a competitive starting salary with a comprehensive benefits plan, including a 401k Plan to ensure your secure future. Please send your resume with salary requirements to Penny Powlas at TBA, ppowlas@tnbankers.org.

1604-1 DATA PROCESSING MANAGER

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

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.

PEP takes top honor 30 years ago

Since its inception in 1977, bankers participating in the Tennessee Bankers Association's Personal Economic Program (PEP) have changed lives through the teaching of financial literacy.

In 1986, TBA's PEP was recognized with the American Bankers Association's inaugural "Award of Excellence." Young Bankers Division President

Glenn Mitchell, left, accepted the honor from John Jordan, chairman of the ABA's Fund for Education in Economics. 🇺🇸



Professional Development Calendar

2016

September 19 & 20, 21 & 22, 27 & 28
Compliance with Federal Lending Regulations

Nashville, Knoxville, Jackson

September 20 & 21

The Southeastern Institute for IRA Training

Franklin Marriott Cool Springs, Franklin

September 21, 22, 23

2016–2017 Senior Lender Forums – Session 1 of 3

TBA Gilliam Board Room, Nashville

September 26, 27, 28, 29

EVENING New Accounts in Tennessee

Jackson, Nashville, Kingsport, Knoxville

September 27, 28, 29

CEO Forums – Session 3 of 3

TBA Gilliam Board Room, Nashville

September 27, 28, 29, 30; October 3, 4, 5

Young Bankers Division Leadership Luncheons

Cookeville, Nashville, Knoxville, Johnson City, Chattanooga, Jackson, Memphis

October 4 & 5

Compliance Conference

Nashville Airport Marriott

October 9–12

Executive Management Conference

Ritz-Carlton, Lake Tahoe, Truckee, CA

October 19, 20, 21

CFO/Controller Forums – Session 3 of 3

TBA Gilliam Board Room, Nashville

October 21

IT/Operations/Information Security Officer Forum – Session 3 of 3

TBA Barrett Training Center, Nashville

October 25 & 26

Bank Directors Retreat

Franklin Marriott Cool Springs, Franklin

October 26 & 27

Independent Bankers Division Convention

Franklin Marriott Cool Springs, Franklin

October 27

NEW Commercial Real Estate Analysis: Income Producing Real Estate

TBA Barrett Training Center, Nashville

November 3 & 4

Trust and Wealth Management Conference

TBA Barrett Training Center, Nashville

November 14–16

NEW Executive Development Academy – Session 3 of 3

TBA Barrett Training Center, Nashville

November 14 & 15, 17 & 18

Real Estate Lending Compliance

Knoxville, 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.

SAVE THE DATE

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A one-day seminar designed for CEOs, CFOs, CIOs and others involved in bank management.

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