

# THE TENNESSEE BANKER

FEATURE

## Latte and a Loan

*Trustmark National Bank and Starbucks  
open a co-branded location with an eye on future*

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**PLUS**

Photo recaps of:

- *Women in Banking*
- *Independent Convention*
- *Bank Directors Retreat*
- *Trust & Wealth Conference*





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**TYLER NELSON**, Director of Communications

**MATT RADFORD**, Creative Director

**LILA GRIFFIN**, Proofreader

## CONTRIBUTORS

**KEITH MILES**, Partner,  
McNeely Pigott & Fox Public Relations

**ROGER SHIRLEY**, Editorial Director,  
McNeely Pigott & Fox Public Relations

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# A time of transition at TBA



**COLIN BARRETT**

President/CEO, Tennessee Bankers Association

## THREE THINGS TO DO

### 1.

Take a moment to thank Susan Taylor for her service to Tennessee banking. Susan can be reached at [staylor@TNBankers.org](mailto:staylor@TNBankers.org).

### 2.

Check out the newly launched [TNBankers.org](http://TNBankers.org). Matt Radford and Tyler Nelson have done an excellent job making our website more accessible and easily navigated.

### 3.

Register for the TBA Credit Conference, the largest gathering of Tennessee bankers each year. For more information, contact Debbie Brickles at [dbrickles@TNBankers.org](mailto:dbrickles@TNBankers.org).

**When I stepped into this role just over four years ago, I inherited an exceptional team known to be the best throughout the country.** But I also knew that this team would be changing in a short matter of time. The TBA, like many of your banks, had and still has key employees at retirement age. My goal was to build a team that would not simply take their place but build on the great foundation that has been laid while also adapting to a changing banking landscape.

2017 is another year of transition at the Association. Taking on new roles are two TBA veterans, Amy Heaslet, who will be leading our legal and government relations efforts; and Debbie Brickles, who is taking on additional responsibilities in our education department. They, along with other staff members in our administration, accounting/insurance, and communications departments, will be carrying on the TBA's legacy of effectively representing the interests of our member banks.

In August, Amy was named SVP and General Counsel of the TBA. She has been with the Association eight years and is only our third General Counsel. Amy's knowledge, both on the Hill and as TBA's legal counsel, is unmatched, and she is already doing an outstanding job leading our legislative and Bank-Pac efforts.

Debbie will be leading all our education efforts with the assistance of Monique Jenkins, our member services specialist. We will also be adding a new member to the TBA education team starting at the first of the year. Our conferences and schools, one-day programs and webinars continue to have excellent, and in some cases record-breaking, attendance; even in light of consolidation. Providing the training you need will continue to be of the utmost

importance to the Association.

And while it is difficult to say goodbye to longtime colleagues, change brings a level of excitement to the Association as we welcome new team members and new ideas. Many of these you have already seen with an updated website, new education programs, additional endorsed partners to meet your needs, and more ways to engage our elected officials. Our team actively identifies new ways to make sure the association is meeting your needs.

At the end of 2017, Susan Taylor will be retiring. To many of you, Susan is the face of the Association as she has worked with our various committees putting on outstanding conferences and schools aimed at providing bankers the tools they need to successfully lead their banks. Susan is leaving the Association, and specifically education, in an even stronger position in which she found it, something I imagine we all want to accomplish in our respective positions.

Looking back and looking forward is bittersweet for me. Brad Barrett, Karen Holmes, Dianne Martin, and Tim Amos represented more than 120 years of experience in serving Tennessee banks—and did it very well. People like them are not replaced; their contributions remain an integral part of who and what we are as an Association.

And while the Association will continue to evolve, our commitment to Tennessee banking will not waver. 🇺🇸

*-Colin*



# TBA Online

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



**Tennessee Bankers**  
**@TNBankers**  
October 5

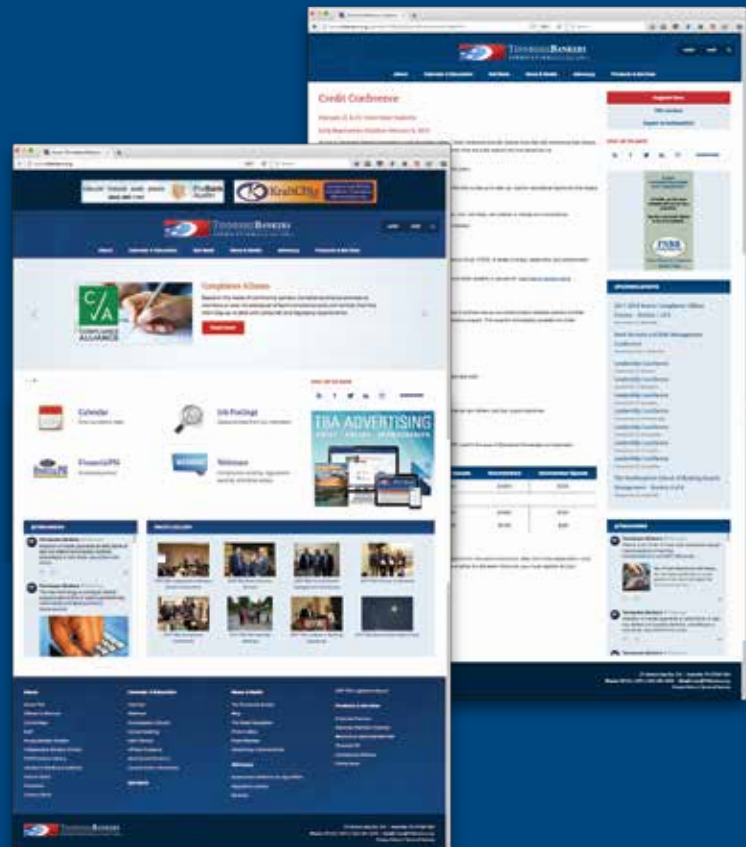
.@colinbarrett kicks off 2nd annual Women in Banking, thanks to more than 125 attendees. #TBAwomeninbanking



## The new look of *TNBankers.org*

TBA is excited to announce the launch of our refreshed website. Visit us at our same web address—[www.TNBankers.org](http://www.TNBankers.org)—but experience a new look, design and fresh content.

Our new homepage features large graphics, simplistic organization and navigation, and social media modules that keep our viewers connected. A content-first approach is complemented with new categorization tools, helping visitors find the information they need as quickly as possible.





# New leadership, members on the horizon for General Assembly



**AMY HEASLET**  
Senior Vice President/  
General Counsel,  
Tennessee Bankers  
Association

**Writing my first column as general counsel of TBA is a great honor.** I've had the privilege of spending the past eight years working for Tennessee banks, and I am excited to now be leading our government relations program.

The TBA has achieved tremendous legislative success over the years because of the strong partnership the Association has with Tennessee bankers. Leveraging the role you play in your community and your relationship with elected officials to enact legislation that assists banks and their customers is the key to our success. My top priorities as General Counsel are to maintain and build on the reputation we have and increase the involvement of bankers in the political process.

This will be critical because the Tennessee political landscape in less than two years will look nothing like it does now. After the elections next year and the new General Assembly convenes in January 2019, it will be a new era in Tennessee politics.

As a bipartisan trade association, we take a very factual approach to the election process and avoid making predictions, but what we already know as "fact" is this: there will be new leadership in the Tennessee General Assembly and at least 15 percent of the members will be freshmen.

When the Senate convenes in 2019, it will be absent current majority leader Mark Norris (nominated for federal judgeship in West Tennessee), minority leader Lee Harris (running for Shelby County mayor), Republican caucus chairman Bill Ketron (running for Rutherford County Mayor) and three other senators, possibly more.

In the House, we'll have a new Speaker and minority leader with Beth Harwell and Craig Fitzhugh, respectively, both running for governor. And 10 other House members have already

announced they are either retiring or running for another office.

To put this in perspective, we're over a year away from the next general election and already know the 2019 General Assembly will begin with 18 new members, at minimum. Past experience tells us there will certainly be more.

In fact, with U.S. Senator Bob Corker retiring and three open Congressional seats, further movement in political seats is inevitable as announcements come from those who seek those positions and then in turn, the ripple effect will continue from others who will seek the seats left vacant by U.S. Senate and House hopefuls.

Will these changing political times affect TBA and the banking industry? Absolutely.

Tennessee—both at the national and state levels—is represented by legislators who are supportive of the banking industry and understand that when banks are not over-regulated, they thrive and their customers and communities they serve benefit as well. To preserve this support we have enjoyed for so long, my goal is to ensure that those leaving office are replaced by equally supportive individuals.

Bankers across the state can help achieve this by first becoming familiar with candidates and elections in your districts and second, letting TBA know who we should support.

Years ago, TBA got out in front in a state senate primary race with several candidates because bankers across the district recommended one candidate. She won. And when we visit with her now, she still mentions that we changed her outlook on that election as she was not feeling like the front runner until our phone call offering support. We could not have done that, nor would we enjoy the great relationship we have with her, had it not been for the input from bankers.

If we can duplicate that early support for candidates during the 2018 elections, we will



not only maintain the strength and support we have currently with legislators, but we will be even stronger as an industry in Nashville and Washington.

I encourage each banker who lives or works in a district with an open race to familiarize yourself with the candidates, determine who is pro-banking and likely to succeed, and *let me know*. This will pay dividends in the long run.

I look forward to my new role at TBA. With the best bankers in the country, the future of Tennessee banking is bright, and I look forward to working with you to further strengthen our industry. 🇺🇸



After elections next year, at least 15 percent of the Tennessee General Assembly members will be freshmen and new leadership is inevitable. Bankers should use this time as an opportunity to engage candidates before election season.

PHOTO: SHUTTERSTOCK

## CONVERSATION WITH AMY HEASELT, TBA SENIOR VICE PRESIDENT AND GENERAL COUNSEL

In August 2017, Amy Heaslet was named senior vice president and general counsel as well as secretary of the Board. Heaslet has been with the Association for eight years and worked on priority banking legislation including removing HOA's priority lien status; updating the state's trust laws, making them some of the best in the country; and enabling banks to better protect the elderly against financial exploitation.

Heaslet grew up in Sikeston, Mo., and is a graduate of Missouri State University and the University of Memphis Cecil C. Humphreys School of Law. She and her husband, Will, welcomed their daughter, Nora, in January 2017. The family also has a lab/shepherd rescue dog, Ellis, who turns 10 in December.

### What does a typical week look like for you?

When the legislature is in session, I spend the majority of time at the Capitol. For the months they aren't in session, typically May through December, my time is spent doing many different things—raising BankPac funds, keeping bankers updated on legislative and regulatory matters, answering compliance and legal questions, delivering BankPac checks with bankers and legislators in their districts, and anything else that may pop up at the last minute.

### What is your favorite part about your job?

Knowing that my work—passing legislation—directly affects banks in a positive way, which makes it easier for them to do business and helps them better serve their customers and their communities. I also really enjoy visiting with bankers and legislators in their banks/districts—I learn so much about the industry, the state, and local communities by doing this.

### What is your least favorite part about your job?

Having to ride in the car with Colin while he's driving. I won't name names, but I'm not alone in thinking this.

### What is one of your greatest accomplishments?

A lobbyist once told me “now you know what it's like to die and come back to life” because another lobbyist got a House committee to include an unfriendly amendment to one of our bills, and I was able during the committee's lunch break to convince the members to remove the amendment.

It took a two-thirds vote to do so, which we had once they returned and it saved our bill.

### What is one short-term and long-term objective you have for the Association?

A short-term goal of mine is seeing regulatory relief legislation passed. I started at TBA about 6 months after Dodd-Frank passed, so for almost my entire tenure here, we've been working towards regulatory relief, and now it seems to be achievable in the very short term.

I have two long-term goals that are priorities—maintain the legislative success the Association has enjoyed for so many years and level the playing field between banks and credit unions.

### What is a lawyer myth/joke that you'd like to dispel?

That lawyers love to argue. It's actually the opposite for me—I think arguing is unproductive, and much more can be accomplished by having a civil conversation with someone on the opposite side.



Amy Heaslet with husband Will and daughter Nora





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**Developed for community banks by community bankers.**



# Disaster preparedness hits home



**R. SCOTT HEITKAMP**  
ICBA Chairman,  
President and CEO,  
ValueBank Texas,  
Corpus Christi, Texas

**As I write this column, I'm in the process of cleaning up and rebuilding from Hurricane Harvey.** It's been the textbook example of why community banks need to be ready for anything that can come their way, whether that's a natural disaster, cyber incident, or any other event that disrupts normal operations. As I've recently experienced, you and your staff can never be too prepared for a natural disaster.

Living in the Corpus Christi area, we brace ourselves every year for hurricane season. It's one of the trade-offs of coastal living. Like many community bankers across the country, I need to ensure that I have a resiliency plan in place to ensure my bank continues to serve our customers before, during, and after a

crisis. Sure, the regulators require banks to do this—but as community bankers, we have a deeper purpose to this mission. As an industry, community banks are the cornerstone of economic recovery in their communities following a natural disaster. We have to be ready to serve our personal and small-business customers quickly and efficiently.

One way our bank ensured we served our customers throughout the course of Hurricane Harvey and its aftermath was ensuring customers had access to electronic banking services. We knew many of our customers would be traveling because of the storm, and we wanted to ensure that they had access to their accounts. After the storm, cash did become somewhat of a concern for our Houston market because of the flooding and delivery of money. Our issue was wet cash in our coastal banks. We had a branch where the vault was 4 feet underwater. I had to pull out all the cash, dry it, and clean it to have it shipped to the Federal Reserve.

Similarly, I would suggest that in the event of an anticipated flood event, you should urge your customers to empty their safety deposit boxes so their contents aren't destroyed by flood waters.

Planning for communications during a crisis is also critical. I would encourage my fellow bankers to prepare backup communications plans if both cellular and landline service fail. You may want to be fully informed ahead of time of your cellular and satellite communications options.

I am thankful that our bank and, more importantly, my employees and customers survived Hurricane Harvey. As community banks, it is our civic duty to be prepared and resilient in the event of any disaster so we can quickly and effectively serve as that cornerstone of economic recovery in our communities. 🇺🇸



An aerial view of Hurricane Harvey's destruction on Corpus Christi, Texas.

PHOTO: SHUTTERSTOCK







# Latte

*and a*

# LOAN

*Trustmark National Bank, Starbucks open co-branded location with eye on future*

STORY BY **ROGER SHIRLEY**

PHOTOS COURTESY OF **TRUSTMARK NATIONAL BANK**

**Four young women are sitting around a large, high table inside a bustling business, armed with laptops, textbooks, and midday lattes.**

Across the room is a crowd of customers intently checking emails or having friendly conversations amid the sounds of steamed milk emptying into cups of espresso.

It would be just another scene at another Star-

bucks except that next to the group of students is the glass-enclosed office of Marva Booth, vice president and branch manager for Trustmark National Bank's Poplar Ridgeway branch in East Memphis, and myTeller, Trustmark's new interactive teller machine (ITM) with a friendly face on the screen beamed from the bank's corporate base in Jackson, Miss.

*Continued on next page*

Prior to March, Trustmark's building was just another typical, free-standing bank branch, a former AmSouth property acquired by Trustmark in 2008 when AmSouth and Regions Bank merged.

Today it is what Trustmark's Memphis-North Mississippi regional president Gene Henson sees as the future of banking - namely, how to bring innovation to integrate the declining demand for full-service branch locations into the reality that many customers still want a branch office available for certain transactions and interactions.

"People across all age ranges are increasingly leveraging technology for their banking needs," Henson said. "They don't have to go into a branch and more of them rarely do. But study after study shows that those customers want access to a branch if they need it.

"Trustmark, like most other large financial institutions, has a significant investment in branch offices—we're right at 200 throughout our footprint—and we are constantly looking for ways to balance providing our customers with the service they want and the technology they want in the most efficient manner possible. This is an industry challenge: How do we

make our huge investment in branches more efficient?

"What we are doing in this partnership with Starbucks may not be the ultimate answer, but it is certainly a step in the right direction."

### Two Birds, One Stone

Trustmark's deal with Starbucks began a couple of years ago with a pitch from Memphis real estate executive Carter Campbell, a former SunTrust banker and founder of National Property Concepts in Memphis, which specializes in innovative branch designs and creating strategic retail partnerships for the banking industry.

Campbell's proposal made a lot of sense from a killing-two-birds-with-one-stone perspective: Starbucks had a location at the end of a strip center next door to Trustmark, where parking was a problem, and it had no drive-thru window; Trustmark, on the other hand, owned a 3,000 square-foot branch office with three teller stations that was under utilized but extremely valuable for its prime high-visibility location. What if the space were redesigned for a full-service Starbucks and included space for a Trustmark branch that could still offer bank customers a full line of

service? And what if Trustmark could generate revenue by leasing space it didn't need?

"We were intrigued, but there were a lot of considerations," Henson said. "We were committed to the concept fairly early in the process, but there were issues to work through, mainly what to do with our space in the building. We could go with a much smaller version of a traditional full-service branch setup, but based on what Starbucks needed for their space, that was going to be difficult."

Henson says the planning for the space was an evolving process with the respective design teams from Trustmark and Starbucks working closely together.

"We worked with Carter (Campbell) and Starbucks over a two-year period to come up with a plan and a concept that would work for everyone. One of the things we were excited about was the opportunity to pilot our ITM, myTeller, that represented technology that was quite new to us. Our team thought this would be the perfect opportunity—if there was ever a situation calling for an innovative approach to delivering services, this was it.

"The challenge was making sure that we could still offer our customers a full range of services while being able to accommodate Starbucks' needs and allow them to achieve what they wanted with the location," he said. "The space worked out; the design and layout characteristics worked out. It just evolved."

The full service branch closed in March 2017, and following an aggressive renovation timeline, it reopened in July as a co-branded Trustmark branch and Starbucks shop. Trustmark took less than 1,000 square feet and Starbucks occupied the remaining square feet.

And while it is too early to say just how successful the concept will be for Trustmark, Henson says the early indications are impressive and are providing reason to be extremely optimistic. "We've had nothing but good, positive feedback from our customers."



Gene Henson, Trustmark's Memphis-North Mississippi regional president, sees the future of banking as one that balances technological innovation with traditional branch office interaction. Trustmark's Poplar Ridgeway branch in East Memphis has a unique approach to this by combining the banking office with a Starbucks.





Vice President and Branch Manager Marva Booth is on hand to assist customers with the new interactive teller machine, which is remotely manned by a live teller during normal banking hours.

### Nonintrusive Marketing

Walking through the front door of the building has the feel of walking in to a prototypical Starbucks, with perhaps more space than usual. To the right is an entry way into the bank's space that blends well with the coffee shop, featuring an open room with a large table with seating for up to eight.

At the right of the entry way is the myTeller ITM, which looks like a larger-than-usual ATM with a monitor screen. While it's not complicated to use, it is a new piece of technology for customers to deal with that takes getting used to—similar, Henson says, to the way people had to get used to the process of getting airline tickets and checking in baggage at kiosks rather than at a service desk at the airport.

On hand to guide new users of the ITM is branch manager Marva Booth, who managed the branch before its redesign. She is quick to intercede when a customer walks up to the

machine to make sure they know how to operate it or see if they have any questions. Once engaged, the teller appears on the screen and can also provide help if needed while able to interact in the same way as a teller physically standing behind a traditional station. It is manned remotely from 7 a.m. to 4:30 p.m. Monday - Thursday and 7 a.m. to 6 p.m. on Fridays, and it operates as a standard ATM during the remaining times Starbucks is open. (Currently, the bank operates an interactive teller at two other locations.)

Customer privacy is not compromised, being essentially the same as standing in a bank with a traditional teller, and in fact it can be enhanced by picking up a telephone handset. There is also a port where customers can use their own earbuds or headphones, which are ubiquitous among Starbucks guests.

Booth is also available in her private office to those who want or need to have a sit-down with a bank

representative, whether it is for a general consultation, opening an account, or inquiring about a loan.

"It's really gone over well," said Booth, who admitted she wasn't sure what to expect when the newly designed branch opened. "It's been a great way not only to serve our regular customers who previously banked at this location, but also to attract new ones."

Some of her long-time customers, she says, were a bit apprehensive about using the interactive teller initially and not having a person standing across from them. "But they have gotten used to it, and they know they can always come in and talk to me," she said. "Everything I have heard has been positive, and many of our regular customers have been very impressed with the technology."

Booth, whose outgoing-but-not-overpowering personality is a perfect fit for her redesigned job duties,

*Continued on next page*

says sharing the space with Starbucks gives her an opportunity to get to know new people and let them know about Trustmark, whether they are looking for a new bank or not. She occasionally hands out Starbucks gift cards in Trustmark envelopes that read “The Next Cup Is On Us.”

“Starbucks has a lot of regular customers, and I get to know them in a nonintrusive way,” she said. “It gives me a way to meet them, talk to them, ask them about themselves, what they do.” One conversation with a Starbucks customer led to her having a sit-down with him and refinancing his auto loan.

“We also have a lot of University of Memphis students and nursing students who come in here, and many of them are from out of town. It’s a good opportunity to let them know about our student checking program in case they are interested in having a Memphis bank. And a lot of young people like the idea of being able to bank where they hang out.”

### The Future Is Now

Henson has been a banker for 41 years, with 27 of them at the \$14 billion, Jackson, Miss.-based Trustmark, which hired him in 1990 to start and run its private banking department. He later managed several commercial lending groups before being named market president for Jackson and Hinds County. After Trustmark entered the West Tennessee market with the acquisition of Barrett Bancorp and then Nashoba Bank, Henson was asked to relocate to Memphis to be the Memphis/North Mississippi regional president.

He honed his banking skills during an era of traditional banking, when phones were plugged into walls and virtually all customers conducted banking business by walking through the doors of a branch office.



From March 2017 to July, the once 3,000 square foot Trustmark branch was closed, redesigned, and re-opened as a location cobranded with Starbucks. Trustmark occupies 1,000 square feet of the space with Starbucks using the rest. It took two years to finalize the plans with the help of Memphis real estate executive Carter Campbell and Starbucks designers.

But he is enthusiastically embracing the rapid pace of innovation in delivering banking services that is represented by the Trustmark-Starbucks partnership.

“Not every branch location we have would be conducive to this type of arrangement,” Henson said. “But we are looking at other locations to see if we could come up with the same potential for this kind of conversion.”

For now, Henson and his team are carefully monitoring the customer acceptance of the Poplar Ridgeway branch setup and use of myTeller, with expectations to add the technology to other branch locations and expand its hours of operation as a way to provide fuller service without needing to have an entire branch open.

“We have a team at the corporate office in Jackson that is focused on technology and innovation,” Henson said. “Their entire function is to look at our delivery systems and stay in stride with what our customers are looking for.”

For Trustmark and other banks in Tennessee, continuing to innovate and stay on top of applications for new technology that customers will embrace is the order of the day.

“Banking has always been and will continue to be about relationships and taking care of your customers,” Henson said. “But today, that means always looking for innovative ways to stay focused on your customers in terms of how they want to bank.”



# Why America's dual banking system matters



**JULIE STACKHOUSE**  
Executive Vice President,  
Federal Reserve Bank  
of St. Louis

**Bankers and regulators sometimes refer to the “dual banking system”—a system whereby banks can charter under federal or state laws. Why does this system of choice exist, and what benefit does it provide in today's economy?**

## Origins of a Dual Banking System

The U.S. dual banking system has a long history. In our country's early years, those seeking to issue and circulate bank notes required a bank charter, and most of those charters were issued at a state level.

The bank notes subsequently issued were unique to the institution, were not insured and tended to exchange at a discount when confidence in the bank was lacking. As time passed, the public realized that banks might be unable to redeem their notes at par, an issue that came to the forefront during the banking panic of 1837.

## Establishing a National Currency

By the time of the Civil War, it became apparent that a national currency was needed to finance the war. Congress addressed this need through passage of the National Bank Act of 1863, resulting in the issuance of a common currency through national banks.

Later, an amendment was added to tax state bank notes. Faced with this tax, the number of state banks decreased dramatically until innovation ensued and state banks began offering a new instrument: demand deposits, such as checking accounts. This new deposit structure led to a resurgence in state charters.


## Today's Strong Dual Banking System

Today, the state-chartered banking system is strong, and the dual banking system remains intact. Of the nation's roughly 5,000 banks, more than 80 percent of them are state chartered, up from 69 percent in 1980, as seen in the table below.

While national banks tend to be larger and account for a larger share of industry assets, state-chartered banks are usually smaller and frequently dedicated to meeting the banking needs of a single community or narrow geographic area. States take pride in their state-chartered banks, and over time, state banks have taken the lead in safe and sound product innovations, including variable-rate mortgages and home equity loans.

## Banking Regulators Benefit, Too

The dual banking system has arguably raised the performance of banking regulators as well, given the ability of healthy banks to change charters. Regulators have an added incentive to control costs so that supervisory fees do not lead to charter switching.

Some argue that the dual banking system would not exist if today's mature financial system were in place 150 years ago. While no one can be certain, the loyalty of consumers and businesses to their local community bank suggest that the dual system will survive for decades to come. 

### DUAL BANKING SYSTEM ALIVE AND WELL

Year	National Banks	State-Chartered Banks	State Banks as a Percent of Total
1980	4,423	9,999	69.0%
1990	3,967	8,368	67.8%
2000	2,229	6,086	73.2%
2010	1,382	5,146	78.8%
2017	896	4,152	82.3%

NOTE: All data are year-end except 2017, which is mid-year.

SOURCE: Federal Reserve, National Information Center  
Federal Reserve Bank of St. Louis

# Women in Banking Conference brings together female bankers for professional development and networking

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**The Tennessee Bankers Association's *Women in Banking Conference* welcomed a sold out crowd of more than 125 attendees for a day of professional development and inspiration as women worked together to excel in their banking careers.**

Pamela Atherton began the second annual event explaining assertiveness is a skill—it can be developed and honed, like any other skill. “Effective assertive skills manifest themselves in stronger leadership, better team performance, and higher levels of employee engagement,” Atherton said.

Diane Darling shared her insights on why we don't like to network and how to reframe it. Tips included how to network even if you're an introvert and how to read body language.

The October 5 event also included a presentation from Thistle Farms' founder Rev. Becca Stevens. Stevens closed the day sharing inspiring stories from her 20 years with Thistle Farms, a program helping women survivors of trafficking, prostitution, and addiction.

In this conference's short history, it continues to provide a unique opportunity for those in the early stages of their career to both seasoned bankers to be inspired and invigorated with new ideas and strategies to achieve and succeed in the industry. 















# You can't talk enough about your company values

*Joe Scarlett, luncheon speaker at the 2018 Credit Conference, explains why leaders have the responsibility to reinforce an organization's values.*



**JOE SCARLETT**  
Former President  
and Chairman,  
Tractor Supply Company

**Teaching kids basic values is arguably a parent's most important job.** We repeat these important messages constantly but wonder, "Will they ever listen?" In the long run, they do. And we can only hope that children will put these core values to use in their professional lives.

Why? Because the practice of maintaining solid values is as essential to business as it is everywhere in life.

As both a parent and a life-long leader, I've made values a big part of my message. At Tractor Supply sales meetings, I always found time to talk about our company values. I hammered on this so much that at one corporate event several senior managers asked kidding-ly if I was going to get up on stage and talk about what I always talk about. My response: "Damn right!" Leaders can never say enough about values.

As business leaders we have the responsibility to reinforce the basic values of our organization with those who work for us. Instilling the right values in a team can have a huge impact on the results we produce.

Here are some values that pertain to every business:

**1.** Respect is an essential component for ensuring that teams not only get along but also

achieve results and long-term success. Sometimes people under pressure can get very emotional about hitting difficult goals, and occasionally individuals just "lose it." When tempers flare, leaders must step in to calm things down and encourage peacemaking. It's our obligation to talk about the importance of maintaining mutual respect as a principle for success.

**2.** Ethical behavior should be basic practice in all business operations and in all aspects of our lives. Your team needs to know about your organization's ethical standards and hear about them repeatedly from you. It's also essential that leaders are available and open to discuss ethical dilemmas that may present themselves unexpectedly. It's important to demonstrate and voice your commitment to ethical behavior as well as your openness to coaching on the subject.

**3.** Communication that is open and honest is another fundamental value in every organization. Hidden or concealed information, whether intentional or not, creates a lack of trust that can lead to mistakes, misunderstandings, and bad decisions. As leaders we need to demonstrate open communication in all we do and never keep secrets from our team. The great leaders practice free and open communication as a way of life and talk about its importance on a regular basis.

**4.** Initiative is another value that every leader wants in a team. Start by letting your people see you take the initiative on a project and then discuss how and why you did it. Challenge your folks to do the same. And when a team member actually takes the initia-

"No matter the time or place, demonstrate your passion for values by setting the right example."



tive on a new project coach him or her along the way. When you see a big success, make a big deal of it. Celebrate initiative, and you will get more of it in return.

**5.** Positive attitudes will encourage teams to work together enthusiastically. As leaders we set the tone—and people tend to mimic our behavior. Be positive and upbeat, and your team will typically follow your lead.

Values matter everywhere in life. So no matter the time or place, demonstrate your passion for values by setting the right example. Then find the time to talk about your principles more frequently than you think you should. Values really do matter. 🇺🇸

The article was originally published in the *Nashville Business Journal*. Read more of Scarlett's articles at [joescarlett.com](http://joescarlett.com).

Check out Joe Scarlett at *Credit Conference*, February 22 and 23, at the Omni Hotel in Nashville. Register at [TNBankers.org/credit](http://TNBankers.org/credit).



Credit Conference speaker Joe Scarlett says business leaders have a responsibility to reinforce the basic values of their organization.

PHOTO: JOESCARLETT.COM



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# Q&A with Monte Jones

*Chairman, Credit Committee, Tennessee Bankers Association  
Community President, Commercial Bank & Trust Co., Jackson, Tenn.*

Monte Jones, the Credit Committee Chairman, has been hard at work with his fellow committee members preparing for one of TBA's most anticipated events—*Credit Conference*. Jones spoke with *The Tennessee Banker* about his career, the banking industry, and *Credit Conference*, which takes place February 22 and 23.

## **What led you into the banking industry?**

I was in my last semester of college and saw an ad in my hometown newspaper for an opening at one of the banks in town. I did not know much about that bank and since my father did business at their competition, he called his friend at his bank. Once my father's friend found out that I was interested in banking, he asked me to come over and talk with him and the bank president. They did not have a job open at the time, but after our conversation, I was offered a job because "they did not want to see me go to work down the street." Needless to say, I learned to love the banking business and have been blessed to be in it for more than 32 years.

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

Relationships. I have been lucky to have great people working with me and also to have met a lot of great people in our community through banking. It is amazing to see relationships grow, whether with coworkers or with clients and to know that I had a small part in helping to influence others. I love being in a position that allows me to listen to people and help them make decisions that impact their lives. People always say "it's just business" but most people spend the majority of their time and energy on business, so I consider it to more than "just business."

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

The biggest change has been with the delivery of credit products. It's a relatively simple process that has become increasingly complicated to deliver with all of the regulatory changes designed to provide transparency. It is so important today to be able to explain the process fully to a client and set the proper expectation in the delivery of credit products to them. Helping clients understand the regulations and timing of certain documents is so important. Transparency is extremely important, but honesty and dependability are things you would expect from your banker even without regulation. Additionally, the greatest challenge is educating families on loan products that are available to them and how to best handle their finances.

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

Education and income. We are lucky to have great employers in West Tennessee, but as technology changes, it is harder to find qualified workers to fill changing jobs. Today's factory jobs have become less manual and more technical, which requires a higher level of training. With that comes the need for better technical training, demanding more funding. Also, I am concerned about the issues facing the West



Tennessee agricultural community. Farming is a cornerstone of our rural communities, and the challenges all farmers face today in the cost of delivery versus the return is very troubling.

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

The conference provides lots of information on great topics related to banking, but I find the relationships made are invaluable for many reasons. It is so easy to reach out to other bankers with questions or for help when you have made contact through the conference. Attending the conference is one thing, but the key to getting the most out of it is in meeting new people and getting to know them. Also, once you attend and see how successful the conference actually is, it will make you want to get involved in the planning.

**You have an active Twitter presence (@MjonesMonte). What do you feel is the benefit of engaging via social media?**

Twitter is interesting. I'm not a Facebook person, but I wanted to be on social media. I got started by just following some friends and then got hooked on news and sports. It's so easy to get information immediately on Twitter, and it can be fun to share some of the silly things that are out there. I'm amazed at how many people are on social media today and how much time it actually consumes. To me, it really is just another way to stay in front of friends and clients. 📱



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# CREDIT CONFERENCE

February 22 & 23, 2018

Omni Hotel, Nashville

*Register at [TNBankers.org/credit](http://TNBankers.org/credit)*

**As one of Tennessee Bankers Association's most anticipated events, Credit Conference annually attracts more than 600 commercial loan officers, loan support personnel, and both senior and executive-level management. Join us to hear from the experts, stay up-to-date on your credit knowledge, and connect with peers.**



2017

# Year in Review

*Our 2017 Year in Review offers a summary of the Tennessee Bankers Association's highlights and accomplishments. Here's a glimpse of how TBA government relations, education, and communication efforts elevate your membership benefits.*



## ADVOCACY

TBA's government relations team is trusted, respected, and dedicated to promoting and preserving the pro-banking environment in Tennessee. TBA saw continued legislative success in 2017, including:

- Passed comprehensive Elder Financial Exploitation Prevention legislation
- Increased maximum interest rate under the Credit Card State Bank Act
- Defeated PACE legislation (Property Assessed Clean Energy)



Bankers gather outside the Capitol while in Washington D.C. for TBA's 2017 Washington Conference.

## Monitor, Track, Act

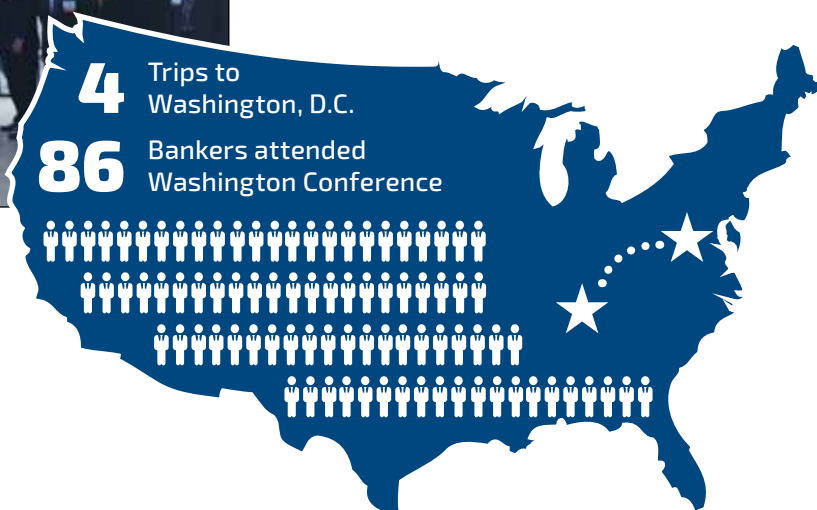


**1,459** Bills reviewed by TBA

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

**63** Bills passed with a direct or potential impact on the industry

**21** Bills actively lobbied







## TBA BANKPAC

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

# \$222,693

raised from **128** contributors including TBA member banks, TBA associate members, and TBA staff during the past 12 months (10/3/2016–10/3/2017)



Franklin Synergy Bank's Richard Herrington, TBA's Amy Heaslet, and Lee Moss at the BankPAC check presentation for Sen. Jack Johnson (white shirt)

# \$449,332

contributed by BankPac at the state and federal levels to candidates, parties, caucuses, and PACs during the 2015–2016 election cycle



## PROFESSIONAL DEVELOPMENT/EDUCATION

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

# 4,160

Registrations to TBA live events

## 683

Attendees to Annual Meeting

## 584

Attendees to Credit Conference

## 5

New programs including The Southeastern School of Banking Branch Management

## 146

Students graduated from

**SOUTHEASTERN SCHOOLS**

## 30

Graduated The Southeastern School of Advanced Commercial Lending

## 40

Graduated The Southeastern School of Consumer Credit

## 35

Graduated The Southeastern School of Commercial Lending

## 41

Graduated The Southeastern School of Banking

## 381

 Webinars offered

## 3

 Full-day webcast programs offered

### Expanded Webinar Offerings

We are always looking for ways to enhance our educational offerings. TBA's partners provide you with the industry's best webinars on topics most important to the success and compliance of your bank.

#### Benefits:

- Choose from more than 300 training webinars annually, including soft skills.
- Take part in the webinars when it's convenient for you and your staff.



## GIVING BACK

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



Bankers were on hand to receive the Certificate of Bank Dedication on behalf of their institution at the PEP Awards luncheon in April. This certificate is awarded to each bank with staff members who complete and report a combined total of 15 or more individual financial literacy presentations.

# 68,771

Individuals reached

# 2,862

Presentations

# 414

Bankers participating

# 46

Participating member banks

(June 1, 2016, to May 31, 2017)

# 82%

of Tennessee High Schools using **EVERFI**



## ENDORSED PARTNERS AND ASSOCIATE MEMBERS

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

# 2

New Endorsed Partners



# 19

Total Endorsed Partners



# 216

Associate Members



Financial PSI president Brian Mobley speaks with a customer at TBA's Annual Meeting.





## INDUSTRY COMMUNICATIONS

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

### Website Redesign

Connecting with TBA online just got easier thanks to our newly refreshed website, [www.TNBankers.org](http://www.TNBankers.org). We have redesigned it with you in mind, streamlining menus, simplifying navigation, building a responsive layout for all platforms, and providing more resources and information on our products and services. The content of the website has also undergone a very rigorous review, and it's been consolidated to offer the latest information of the utmost importance to our visitors.



### Email Redesign

Email is one of the top ways we communicate the latest industry news, educational offerings, and more. And as more members checked TBA emails from a mobile device (eclipsing more than 50% this year), TBA transitioned to a new email vendor, Constant Contact. Now emails are responsive to tablets, smartphones, and other mobile devices, making it easier to stay up to date. The switch also allowed for a redesign, making them more visually appealing.

### Social Media

Social media allows us to provide you value, while also showing your personality and brings a light touch to the workday. Follow us!



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**107**

Instagram followers  
[tnbankers](#)



**721**


LinkedIn followers  
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# Economy, technology highlighted at Bank Directors Retreat

**Outside bank directors and executives from across Tennessee convened for the annual *Bank Directors Retreat* at the Westin Nashville Hotel Oct. 18 and 19, 2017.**

The event kicked off with an opening reception at the awe-inspiring Hall of Fame Rotunda in the Country Music Hall of Fame, and the next day was filled with actionable tips from a variety of speakers.

Day two began with Economist Chris Low, FTN Financial Services, discussing economic growth concepts along with fiscal and monetary policy. Baker, Donelson, Bearman, Caldwell & Berkowitz, PC's Steve Eisen and Mark Miller examined the issues they are seeing in current financial institution exams. Commissioner Greg Gonzales focused on challenges facing directors from the Tennessee Department of Financial Institutions' point of view and suggestions to help alleviate them. FinXTech's Al Dominick explored areas where traditional banks and emerging financial technology companies can work together to develop meaningful financial results. Darling Consulting Group, Inc's Frank L. Farone separated high performing ALCOs from the rest using best practices for developing model assumptions.

Save the date for next year's Retreat, taking place October 24 & 25, 2018, at the DoubleTree by Hilton Hotel Nashville Downtown. 













# Independent Bankers Division Convention examines community bank topics

## THANK YOU TO OUR SPONSORS



**The Tennessee Bankers Association hosted bankers for the annual *Independent Bankers Division Convention***, taking place at the Westin Nashville on Oct. 19 and 20, 2017. The Convention covered current issues of interest to community banks, including compliance issues, opening accounts online, and the M&A market.

Day one featured an informative session from Philip K. Smith on new tactics and strategies to implement at banks to improve overall value for shareholders and other constituents.

The second day featured Ronald Harris discussing communication styles and preferences of the four generations found in today's workforce. By working on various commu-

nication styles and preferences, leaders can become more effective. Frank L. Farone also spoke on profiting from a rising rate environment and what strategies to consider and avoid in the midst of a Fed tightening cycle.

To close out the Convention, Wesley McGrew shared stories about how banks are breached, the impact breaches are having on the banking industry, and how to take the proper steps to protect your bank.

The convention also marked the end of Bill Yoder's term as chairman of the division. Yoder, who is president and CEO of Southern Community Bank in Tullahoma, turned the gavel over to Kenneth V. Jones, president and CEO of Citizens Bank, New Tazewell. 🇺🇸

Opening speaker Philip K. Smith of Gerrish Smith Tuck, PC, discussed how to improve the value of your bank, and how to measure the effectiveness of returning value.

PHOTOS BY TYLER NELSON





## TBA INDEPENDENT DIVISION ELECTS KEN JONES AS CHAIRMAN

Kenneth V. Jones, president and CEO of Citizens Bank, New Tazewell, was announced as the newly elected chairman of the Independent Bankers Division of the Tennessee Bankers Association. As chairman of the Independent Bankers Division, Jones also will sit as an ex-officio member of the Tennessee Bankers Association board of directors for the duration of his term. The announcement took place at the TBA's Independent Bankers Division Convention on October 20 in Nashville.

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



## 2017-2018 INDEPENDENT BANKERS DIVISION OFFICERS AND DIRECTORS

Delegates to the Independent Bankers Division convention elected the following Tennessee bankers to serve as officers for 2017-2018:

- **Chairman: Ken Jones**, President/CEO, Citizens Bank, New Tazewell
- **First Vice Chairman: Philip Calahan**, President/CEO, Peoples Bank & Trust Company, Manchester
- **Second Vice Chairman: Terry Eastwood**, CEO, First Bank of Tennessee, Spring City
- **Secretary/Treasurer: Jim Robinson**, President/CEO, Heritage Bank and Trust, Columbia

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

New directors elected to the board during this convention were:

- **East Tennessee Director: Shane Jackson**, President, The Peoples Bank, Knoxville
- **Middle Tennessee Director: Marty Maynord**, CEO, American Bank and Trust of the Cumberland, Livingston
- **West Tennessee Director: David Prince**, President/CEO, INSOUTH Bank, Brownsville

Other directors on the board are:

- **Travis Edmondson**, CEO, Clayton Bank and Trust, Knoxville
- **Scott Cocanougher**, President/CEO, First Community Bank of Tennessee, Shelbyville

- **Jay England**, President/CEO, Decatur County Bank, Decaturville
- **John Liddy**, President and CEO, Farmers and Merchants Bank, Adamsville
- **Keith Hatley**, President and CEO, Sumner Bank & Trust, Gallatin
- **Adam Robertson**, President, Commercial Bank, Harrogate

Past Chairmen - Ex-Officio Directors are:

- **W. Logan Hickman, Jr.**, Executive Vice President, Peoples Bank of the South, LaFollette
- **Phillip Renfro**, President/CEO, Community Bank, Lexington
- **Bill Yoder**, President/CEO, Southern Community Bank, Tullahoma

Completing their director terms were **Gay Dempsey**, CEO, Bank of Lincoln County, Fayetteville, and **Wright Cox**, President, BankTennessee, Collierville. The Tennessee Bankers Association thanks them for their volunteer leadership.

The Independent Bankers Division of the Tennessee Bankers Association was organized in 1973 to represent the interests of Tennessee's community banks in areas such as legislation and education. The board of directors additionally serve as the Board of Trustees for The Southeastern School of Banking.









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# Seniors in Seymour, Tenn., more safe, secure thanks to local bank



**SUE SHAFFER**  
Vice President,  
Relationship Development,  
CRA Partners

## MORE FROM CRA PARTNERS

For more information about CRA Partners or the Senior Crimestoppers program, visit [SHCPFoundation.org](http://SHCPFoundation.org), [SeniorCrimestoppers.org](http://SeniorCrimestoppers.org), email [Sue.Shaffer@SHCPFoundation.org](mailto:Sue.Shaffer@SHCPFoundation.org) or call 877-232-0859.

**Thanks to Citizens National Bank, residents of Renaissance Square & The Commons in Seymour, Tenn., will now live in a safer and more secure living environment with an enhanced the quality of life.** Citizens National Bank recently joined CRA Partners along with 25 other Tennessee banks contributing \$44 million to fund the Senior Crimestoppers program to protect over 8,700 vulnerable seniors throughout the state.

CRA Partners, powered by the Senior Housing Crime Prevention Foundation, is a national organization that guarantees banks federally mandated CRA credit through the operation of the turn-key Senior Crimestoppers program providing safe and secure living environments for our nation's low to moderate income seniors. Through flexible funding options such as CRA-qualified community development loans, investments or grants, banks provide the program in senior housing facilities, HUD communities and state Veterans homes with no overhead or administrative burden while garnering positive public relations exposure in their communities.


Senior Crimestoppers is a coordinated set of components that work together to create a zero tolerance to crime platform in senior housing facilities. Components include cash rewards up to \$1,000 paid anonymously for information about wrongdoing of any kind, personal lockboxes for the residents, and effective, ongoing education and training for staff members and residents. Senior Crimestoppers has reduced all aspects of crime in participating facilities by 95 percent.

"Senior Crimestoppers is a way for an administrator to further enhance the lives of

the residents they serve," said Terry Rooker, president of Senior Crimestoppers. "Implementing this program does not mean that the facility currently has a crime problem, but that the administrator is proactively finding a way to keep problems from occurring in the future."

"Our bank focuses on giving back to the local community to keep it safe and help it grow," said Mike Comer, Executive Vice President and COO of Citizens National Bank. "With our sponsorship of the Senior Crimestoppers program at Renaissance Square, we want our senior citizens of this community to have the best care possible in a safe environment. We are proud to be a partner with CRA Partners so we can make our community a better place to live and work."

Why should a bank get involved? Two reasons: it's the right thing to do and it is good business. The elderly citizens in our society are frail and vulnerable. In the final stages of life they deserve the very best we can give them—at minimum they should live in safety and security without fear of theft, abuse and other personal violations. Elderly seniors, Veterans and their families appreciate businesses and organizations that provide this protection and also represent a lucrative affinity group for a bank to pursue while gaining CRA credit.

Endorsed by the ABA, the ICBA, the Tennessee Bankers Association and more than 30 state bankers associations, participating banks are making an immeasurable impact in the lives of vulnerable seniors, and are being highlighted as community leaders for bringing safety and security to seniors. 

# The benefits of TBA's Southeastern School of Banking<sup>SM</sup>

***The Southeastern School of Banking<sup>SM</sup> (TSSB) is the pre-eminent banking school in Tennessee, offering a 70-hour intermediate level, general banking curriculum.*** Serving Tennessee financial institutions since 1939, TSSB is a two-year school consisting of one-week resident sessions that facilitates learning through group lectures, home study assignments and the Stanford Bank Simulation. Team building and networking among students provide a life-long pool of resources and relationships for graduates. The TSSB faculty consists of current and former bankers, expert instructors, and acclaimed university professors from the Southeast region.

Advance your banking future by applying for TSSB year 1 session July 15-20, 2018. Attending TSSB is an important way to advance your career and bring value back to your institution.



**TRACIE LOMAX**

Bank Simulation Instructor,  
CB&S Bank, Inc., Hohenwald

## **The benefits of Bank Simulation experience:**

"Bank simulation can be challenging but very enlightening once you get the concept of how all the pieces work together. By understanding how the decisions you make can affect your bank, it will help you grow as a banker. You will also bond with other students in your class giving you a diversity of sounding boards all across the state of Tennessee."



**THOMAS PAYNE, PH.D.**

Dean, College of Business,  
Tennessee Tech University, Cookeville

## **The benefits to a banker's career from continued and lifelong learning:**

"Continuing professional education is essential to the success of bankers, their institutions, and the communities they serve. *The Southeastern School of Banking<sup>SM</sup>* provides current and aspiring leaders with the most up-to-date and relevant information. Amazing opportunities exist in banking and financial services for those committed to continued professional development; and, the Tennessee Bankers *Southeastern School of Banking<sup>SM</sup>* is an effective and efficient way to build technical skills, develop a greater understanding of the "big picture" of banking, and grow an outstanding professional network."





A highlight of TSSB's Year II program is the Bank Simulation. Students are put into groups to form a model bank, and tasked with tackling current banking trends including capital adequacy, cost of funds, valuation of equity, fee income, and increased lending risk.

PHOTOS BY STACEY LANGFORD



**JOHN MCDEARMAN**  
Executive Vice President,  
Wilson Bank & Trust, Lebanon

### **How it benefits the bank to send bankers through the school:**

"For years we have used *The Southeastern School of Banking<sup>SM</sup>* as one of the key components in the growth of our most valuable bankers. We have found this investment in their development gives them big picture insight and increases both their confidence and knowledge while returning to the bank a better trained and educated banker to serve our customers."



**JILL ALLISON**  
Compliance Officer,  
First Bank of Tennessee, Dayton

### **How attending the school benefits your career:**

"Banking school gave me the opportunity to be introduced to very different areas of banking and gave me a perspective that you can't easily obtain in your everyday job. Not only did the class topics and instructors play a big role in this, but your team members were also a large contributor to the learning process. It was great to be able to work with people in different positions at different institutions but still speak the same language. The understanding of the various roles and how they fit into the overall picture of the banking industry is invaluable and can only help the advancement of a banking career." 🇺🇸

# From the mailroom to the boardroom: 5 lessons from 45 years in banking



**RANDY HOUSTON**  
Former Head  
of Retail Banking  
in Middle Tennessee,  
First Tennessee Bank, N.A.

**When I started my banking career in 1972, if you had told me I would eventually retire from the industry as head of retail banking in Middle Tennessee for Tennessee's largest bank, I wouldn't have believed you.** After all, I went to college for industrial engineering, and I was sure I was going to be a professional baseball player. But life has a way of presenting opportunities you never thought would be available to you—and for that I'll be forever grateful.

I grew up in banking. I was just 19 years old when I took my first job in the mailroom at Hamilton National Bank, which First Tennessee would later acquire. Five times a day, I was sent to five separate bank branches to pick up and deliver mail. One thing that hasn't changed in banking is the importance of developing strong personal relationships, and that was what I enjoyed most about my job. I took every opportunity on those bank visits to make personal connections and still maintain many of those relationships to this day.

Along the way, I've also learned some valuable lessons about what it takes to be happy, successful, and effective, and I'd like to offer what I can to our next generation:

## **Embrace the Journey**

A lot of folks begin their careers thinking their progression will be a straight line. But that rarely happens, and there will be numerous twists and turns along the way, all of which will make you more well-rounded. I began in operations training, and I didn't

know exactly where I was heading, but I always remained open to new possibilities. It wasn't easy, but I learned that you've got to get out of your comfort zone, if you want to grow. And, it's best to get comfortable with being uncomfortable.

## **Stay calm and have a conversation**

In the era of email, the art of conversation can get lost and misunderstandings abound—especially if you're managing a tough situation. There may be instances where you jump to conclusions and say things you'll later regret. Don't let that happen. There's tremendous value in remaining calm, having a conversation, and not letting things get personal. It's not worth damaging a relationship with a colleague or customer simply due to a misunderstanding. Take time to listen and present your point of view calmly. Resolve conflicts quickly and don't let issues linger—they don't get better with time.

## **Relationships with peers are as important as with superiors**

Don't climb the ladder of success by stepping on or over others. That will get you nowhere. It's crucial that you form strong relationships with ALL your constituencies. It will pay off in the long run both in your career and your personal life. Trust me, you never know if the person in the mailroom will be your boss someday, so don't try to "manage up" at the expense of peers and subordinates.






### **Hire people who are smarter than you are**

This is a lesson I wish I'd learned even earlier. You don't need to be the smartest person in the room. Hiring well will make you even more valuable to your organization because you're developing other leaders. I'm proud of the people I've hired over the years, and many now hold positions higher than I've been able to reach. I appreciate knowing I had a little bit to do with their success.

### **Be an early adapter to change**

My banking career took me from Chattanooga to Memphis and eventually Nashville. Along the way, I wore a number of hats and had to adapt quickly to the changing demands of the job and the industry. Now, the speed of change in banking is accelerating and if you don't keep up, you'll be left on the sidelines with others passing you by quickly. Become a lifelong learner to stay ahead of the curve.

For over four decades, I've been blessed to work with some of the best talent in the industry and to help develop and advance the careers of many who reached professional heights they couldn't have imagined. Banking is a profession that's gotten beaten up in recent years, but it's a noble one rooted in serving the community, and the future is bright. Maintain your personal values and apply them to everything you do. In 45 years, you could be looking back with gratitude and humility at a career well-spent. 

*Randy Houston is the former head of retail banking in Middle Tennessee at First Tennessee Bank, N.A.. He retired in October 2017.*

Randy Houston (light gray jacket) is seen enjoying participating in his retirement roast.

PHOTO: SUBMITTED

# First National Bank of Oneida celebrates 25 years of its Mini-Grant Program

**In 1993, W.H. (Bill) Swain, Chairman of the Board of First National Bank of Oneida, Tenn., saw the need for a fair and equitable means to help school teachers in Scott County stretch their imaginations and enhance required classroom curricula to stimulate and benefit their students.**

Up to this point, teachers were dipping into their own pockets when they wanted projects to implement beyond the funding provided through normal channels in the school systems in Scott County.

Thus, the FNB Mini-Grant Program was introduced in 1993.

A budget of \$10,000 was set aside by the bank to be awarded to the grant winners for the 1993-1994 school year. Any K-12 teacher could

apply for a grant ranging from \$25 to \$500. Applications were made available to all teachers with submissions anonymously reviewed by a group from the community and numerically scored based on specific criteria.

In that inaugural year, Josetta Griffith, FNB senior vice president, said, "The educational Mini-Grant Program initiated this year by First National Bank of Oneida has proved so popular that the amount of funding was doubled in the first year from \$10,000 to \$20,000. Response was overwhelming with 86 applications filed for a total request of \$34,000. The additional funding allowed 54 of the 86 grant applications to be approved with grants going to teachers in each of the 10 local schools. More than 5,500 students will be involved this year in special projects as a result of the FNB Mini-Grant Program."

First year winners were announced with a surprise "Publishers Clearing House" flourish at each of the 10 schools. Balloons were attached on the classroom doors of each school's grant winners as they were presented the Mini-Grant check.

Regarding the program, in 1993 FNB President Michael B. Swain said, "There is an old Chinese saying that each generation builds a road for the next. Many roads have been built for us and it is incumbent on us to build the best road for the next generation. Part of the bank's philosophy and mission statement espouses that we give back to our community which has helped us be successful... our primary focus has been on schools, assisting them in providing the best for our children and their future."

FNB President and CEO Mark Kline, Donna Tompkins, and FNB Chairman Mike Swain. Ms. Tompkins has won a Mini-Grant every year since the program began 25 years ago. Her grant request was doubled this year because of her efforts.

PHOTOS: STACEY LANGFORD








FNB staff members and local elected officials were on hand to award this year's grant recipients. For the 2017-2018 school year, \$61,081.89 was awarded to 123 teachers. In its 25 years of existence, the Josetta Griffith Mini-Grant Program has given \$1,001,376.52 to 544 teachers, and 46,926 students have benefited from the program.

On the occasion of her retirement from First National Bank of Oneida in 2007, Josetta Griffith was bestowed by the board of directors an honorarium of having the program bear her name—the Josetta Griffith Mini-Grant Program.

The bank continues to be amazed by the quality of grant projects implemented each year. Throughout the 25-year history of the Mini-Grant Program, each year the amount awarded exceeded what was budgeted. In 2010, another school system was included when the bank established an office in Campbell County. One teacher, Donna Tompkins, Oneida Elementary School, has been awarded a grant each of the 25 years.

FNB president and CEO Mark Kline announced at the 25<sup>th</sup> annual Josetta Griffith Mini-Grant Program Award Presentation held in July of this year, that \$61,081.89 was awarded to 123 teachers for the 2017-2018 school year. That brought the total for 25 years to \$1,001,376.52 that classroom teachers have received from First National Bank of Oneida since the program was established. A total of 544 classroom teachers have won grants and 46,926 students have benefited from the grants. "We now have teachers winning Mini-Grants who remember being students in classrooms that benefited from Mini-Grants... it's come full circle," said Kline.

The Josetta Griffith Mini-Grant Program has been a win-win-win situation: The bank has a means of fairly and equitably giving back to the communities it serves; teachers have a means of implementing projects in their classroom without bearing the cost themselves; and foremost, students benefit from wide ranging, hands-on learning that otherwise would not have been possible.

What Swain stated in 1993 and still holds true today: "Education will unlock the future for our citizens and that is why First National Bank of Oneida proudly supports, both financially and by personal involvement, our school systems." 

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**The TBA Trust & Wealth Management Conference, held October 19 and 20, 2017, at the TBA Barrett Training Center in Nashville, welcomed more than 90 attendees.** Under the direction of Trust Committee Chairman Scott Lindsey, Pinnacle Bank, Nashville, the program included ways to reduce risk against threats such as ethics of trust, issue in elder financial exploitation, understanding clients and their unique investing needs, and more. The event also featured a dinner followed by an intimate performance by some of Nashville's acclaimed songwriters.

For more information about TBA's trust related resources, contact Amy Heaslet at [ahneaslet@tnbankers.org](mailto:ahneaslet@tnbankers.org).







**RIGHT:** Members of the 2017-2018 Trust Committee—vice chairman David Neely, immediate past chairman Scott Lindsey, chairman Jamie Nicholson, and chairman-elect Chuck McDonald.

**BELOW AND MIDDLE:** Federated Investors sponsored the opening night dinner and reception which featured songwriters Bobby Tomberlin, Phillip White, and Stephony Smith.

PHOTOS: MATT RADFORD







**LEFT:** TBA's Amy Heaslet presents a plaque to outgoing Trust Committee chairman Scott Lindsey for his year of service.



# 3 key strategies for acquiring and retaining millennial customers



**KEDRAN WHITTEN**  
Chief Marketing Officer,  
CSI

## ABOUT THE AUTHOR

Kedran Whitten is chief marketing officer for CSI. She has more than 20 years of marketing leadership experience, and her background includes driving revenue growth, customer satisfaction, brand awareness, product pricing, and competitive positioning.

**Today, understanding millennials' complicated financial needs is a top priority for banks.** But, how do they gain this kind of knowledge? Much of the existing information surrounding millennials points vaguely to new technologies and innovations, void of any concrete avenues for the engagement and retention of the largest generation of customers in America today.

In noticing this lack of usable data, CSI, in partnership with The Center for Generational Kinetics, conducted a national study to learn about the habits, behaviors and needs of millennial banking customers. The results of this study offer an important step toward demystifying the path ahead for banking leadership where millennials (as well as baby boomers and Gen Xers) are concerned and provide practical and data-driven solutions and strategies.

Below are three actionable strategies to aid in your acquisition—and more importantly retention—of millennial banking customers.

### 1. Execute—but also communicate—your security efforts

While bank customers of every age, including millennials, appreciate face-to-face communication with their institutions, online banking has become nearly universal.

However, in consumers' eyes, online banking is not without its faults. At the top

of the list of concerns for our study's respondents is anxiety regarding online banking security. This is true even for millennials, who are noted for their wide acceptance of and admiration for technology. In fact, the study found that 44 percent of millennials say security concerns are the main disadvantage of online banking.

But concerns about security don't have to be the end of the story. Banks can take action to alleviate these issues and increase usage of their online tools and platforms in the process. Our study found that 47 percent of Gen X, 41 percent of baby boomers, and 29 percent of millennials say improved security measures and fraud protection would cause them to use their financial institution's website or mobile app more frequently.

Clearly, security concerns are more than just customer complaints; they profoundly affect the bottom line for financial institutions, because customers are altering their behavior in response to them. Making continual strides toward providing the best security and fraud protection and adequately articulating those efforts won't just keep current customers happy. It's the key differentiator in attracting millennial customers. In this age of digital banking, making strides to improve security and fraud protection is more than just an engaging idea; it's a revenue generator.





## 2. Millennials are constant bankers... provide a constant experience

There was a time when a trip to the bank involved planning, time and travel, but that's no longer the case. With the advent of remote and digital banking technologies, customers carry a bank around in their purse or pocket at all times. A quick tap on the bank's mobile app and a host of transactions—which once required that trip to the branch—can be completed in an instant.

This new reality has not only made financial transactions easier but also made them continual. According to our study, 31 percent of millennials check their account balance daily. In fact, this is the No. 1 activity on mobile banking apps, followed by transferring funds. Fifty-one percent of millennials say they prefer to check their account balance with their bank's mobile app and 39 percent prefer to use it to transfer funds. Since millennial customers are using these services so frequently, it's imperative that banks of every size have a top-notch mobile interface.

## 3. Reward, reward, reward

Millennials already use online banking services in great numbers. We know they want these tools, but is it possible to further move the needle and increase usage? Definitely.

One factor can drive the most usage with millennials: rewards!

According to our study, rewards programs are the No. 1 way to increase millennials' online banking usage—ahead of increased security. The results showed that 46 percent of millennials say they would absolutely use their bank's online services more often if the institution had a rewards program available.

Programs that increase customer savings, like prize-linked accounts or gamification to help customers meet their financial goals, are already gaining traction. Strategies like these foster a connection with millennial customers and engage them beyond the traditional bank-to-customer relationship.

Looking ahead, millennials will continue to dominate the conversation surrounding customer acquisition and retention. By implementing these three strategic initiatives, your institution can forge a clear path forward. 📱

CSI partnered with The Center for Generational Kinetics to study the habits, behaviors and needs of millennial banking customers. Priorities include updated security efforts for mobile banking, a good user interface for mobile banking, and implementing a rewards program for online use.

PHOTO: SHUTTERSTOCK.COM

# Baby Boomers and Gen Xers and the “T” Word



**BRET ANDERSON**  
VP of Marketing  
and Development,  
NetGain Technologies

Many baby boomers and early Gen Xers hope they can avoid the “T”—**technology**—word long enough to exit the workforce gracefully before having to adopt any more new gadgets, apps, etc. The owner of a single proprietor doctor’s practice I spoke to recently is a great example. He said he is willing to pay fines and increased insurance fees, and even face poor Google ratings, in order to avoid the pain of “modernizing” his systems. This, despite having another 10-plus years before his anticipated retirement.

Baby boomers (aged 53 to 71 this year) and early Gen Xers (the older half of the generational group turning 37 to 52 years old in 2017) have at least two things in common:

1. They did not grow up tethered to technology
2. They represent the majority of leaders in most industries today

## People aged 51 to 58 are leading most companies today

A 2017 study by Korn Ferry analyzed the top 1,000 companies in the U.S. by revenue. The research firm compiled the age and tenure of executives with similar titles—CEO, CFO, CIO—and determined the averages.

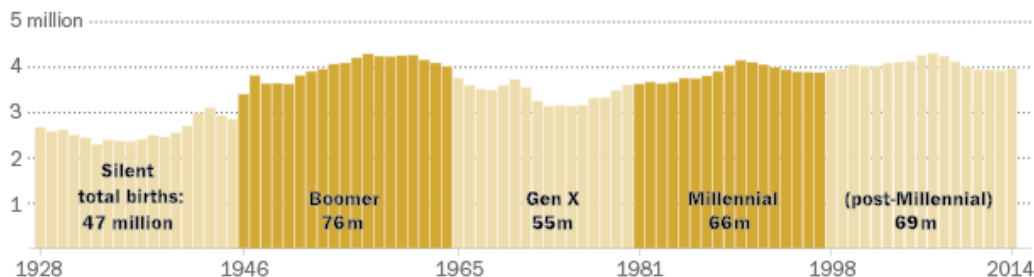
- The average CEO is 58 years old.
- The average CFO is 53 years old.
- The combined average of all the C-suite executives is 54 years old.

Ages vary by industry and region. Community bank directors are 70 on average, and the typical bank executive tops 60, according to Tim Melvin in his January 2017 *The Street* article “Golden Age for Community Banks?”

The flip side of the coin? Vivek Wadhwa looks at leaders of technology businesses in a recent *TechCrunch* article. Research by the Harvard Law School senior research associate and Duke University executive-in-residence

## BIRTHS UNDERLYING EACH GENERATION

Number of U.S. births by year and generation



Source: U.S. Dept. of Health and Human Services National Center for Health Statistics

PEW RESEARCH CENTER



shows the average high-growth tech company founder is considerably younger: 40 years old.

Okay, so conservative industries have older leaders—why is this significant?

Consider the paradox: Despite not being born into a relationship with technology like your typical millennial, baby boomers and Gen Xers have found themselves in the driver's seat at the intersection of their company's digital future. Is this a case of wrong place, wrong time for the I.T. laggard? Probably.

A MIT Sloan School of Management study shows companies whose leadership promotes innovative technology were 26 percent more profitable than their peers and had nine percent higher revenue.

The last baby boomer will turn 65 in 2029. That's just 12 years until the final "boomers" reach retirement age! But it's even more pressing than that: Unless you plan to retire before the first post-millennials reach drinking age (that's 2019, about a year and a half from now), you won't be able to avoid the digital tsunami in the workplace. Make no mistake: It is coming, and it will engulf all of us.

### The next 20 years

Google's top rated futurist Thomas Frey said "humanity will change more in the next 20 years than in all of human history." And that was a few years ago. At the time, he offered these gut-checking 2030 predictions:

- 80 percent of all doctors' visits will be automated exams
  - 90 percent of all restaurants will use 3D food printer to prepare meals
  - The world's largest internet company will be in the education business, and it will be a company we have not heard of yet
  - 2 billion jobs will disappear, freeing up talent for many new fledgling industries
- Are you ready for the changes?

## AVERAGE AGE BY INDUSTRY

Average Age by Industry	CEO	CFO	CIO	CMO	CHRO	C-Suite
Consumer	58	53	47	50	55	53
Energy	57	53	52	53	56	54
Financial Services	60	54	52	53	56	54
Industrials	58	53	54	53	55	55
Life Sciences	59	54	51	54	56	55
Professional Services	57	53	49	54	54	53
Technology	55	53	48	53	55	53
Overall average age	58	53	51	52	55	54


### Stop? Go straight? Turn left or right?

As a business leader, you want to end up on the correct side of the digital revolution.

First rule: Stop thinking of technology as the domain of the next generation. Baby boomers and Gen Xers need to get used to learning new things all the time. It's not just pre-millennials, **everybody** will have to be a continual learner.

But that isn't new, is it? Committing to a life of learning keeps our minds sharp. Keeping current is good for you.

And it's good for your company. Successful companies don't simply use technology to do the same things more efficiently; rather, they use technology to conduct business in entirely new ways.

By the way, the conversation I had with that doctor intent on not adopting technology was in the reception area at a local, forward-thinking barber shop. Despite the doctor's arrival there before me, my online check-in allowed me to be ushered past him when the next barber was ready. How's that for foreshadowing, eh? 

# Young Bankers Division UT Tailgate scores big

TBA's Young Bankers Division and SouthEast Bank hosted a UT tailgate for the Georgia game on September 30.

PHOTOS: STACEY LANGFORD



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# TBA's Susan Taylor to retire after 18 years of service to Tennessee bankers



**SUSAN R. TAYLOR**  
CMP,  
Senior Vice President  
of Professional  
Development,  
Tennessee Bankers  
Association

**On September 1, 1999, I walked in the front door at the former TBA office on Venture Circle—a brand new employee, thanks to Bruce Plummer and Brad Barrett.** Prior to this, I was the “education department” for another nonprofit association for 10 years—in the “hot seat” for everything good OR bad. I was sure looking forward to working here, where someone else would be in the “hot seat” and I could support him (Bruce) from the next office. Approximately 1-1/2 years later, Bruce retired for health reasons, and lo and behold—I was back in the “hot seat!” I will always be grateful to Bruce for taking a chance on me and pushing for me to be hired. Later Bruce told me that I was sent to him because God knew he (Bruce) would be challenged by health problems and he would be comfortable knowing I could step in without a hitch.

Fast forward 18 years later, and here I am, retiring at the end of December! Wow! What a ride it has been! I will always love and appreciate both Bruce and Brad for bringing me into my TBA family. The same can be said for Colin Barrett, who allowed me to continue to grow and thrive. He is doing such a wonderful job leading our association. I was so fortunate to find my “work family” here at TBA, including all of our wonderful members that I’ve had the opportunity and the pleasure to know and to work with on committees, boards, and as personal friends. You will always be in my heart (you know who you are!).

And I will always treasure the relationships and friends I have made over the last 18 years. Thank you, TBA, and thank you, our wonderful TBA members, for 18 years of great memories. 🇺🇸







# People on the Move

**Atlantic Capital, Chattanooga**, has added career banker **Marcus McKamey** as senior vice president, senior commercial client manager.



McKAMEY



ARRENDONDO

BECKER

**BankTennessee, Collierville**, has promoted **Holly Arredondo** to universal banker in the Lebanon office. Career banker **Nicole B. Becker** was named as a portfolio manager.

**Community First Bank & Trust, Columbia**, has promoted **Bedford Smith** to assistant manager in the Mount Pleasant office.



SMITH

**Evolve Bank Trust, Memphis**, has named **Michelle Latham** as an assistant vice president and operations manager of the payment processing solutions division. Latham, who previously worked at Lone Star Capital Bank, San Antonio, brings more than 12 years' experience in the payment and banking industries to her new position.

**First Community Bank of the Heartland Inc, Martin**, has added **Courtney Stout** to their staff.



STOUT

**F & M Bank, Clarksville**, has named recognized Clarksville community leader **Charlie Koon**, as vice president of the firm's corporate and military business development.



KOON

**The Farmers & Merchants Bank, Dyer**, has welcomed **Ashley Tanner** to the bank staff at the Trenton office.



TANNER

**Fifth Third Bank, Nashville**, has promoted **Adam Carter** to financial center manager II; **Mary Outlaw** to group retail specialist; **Daniel Fischer, Cassie Long, Roy Thurman**, and **Austin Wood** to financial center managers. The bank has promoted **Errol Mooney** to retail regional manager and has named **Christine Lane** as business banking relationship manager.

**First Farmers and Merchants Bank, Columbia**, has promoted **Felicia Y. Brown**, to chief marketing officer; and **Kimberly Harrison** was named manager of Columbia's Hatcher Lane branch.



BROWN

**FirstBank, Nashville**, has added 13 teammates in its branches across Tennessee: **Vanessa Corvin**, Chattanooga; **Elijah Sutton** and **Lacey Patterson**, Fairview; **Ann Parrish**, Knoxville; **Kerrie Hartle** and **Meagan Hardison**, Lexington; **Regina Frieson**, Memphis; **John Sharp**, Nashville; **Lacey Lynch** and **Kim Bennett**, Ootlewah; **Patrica Buscher**, Tullahoma; **Maranda Myers**, Waverly; and **Morgan Lester**, Woodbury.

**First Freedom Bank, Lebanon**, has promoted **Kayla Holbert** to personal banker at the Mount Juliet office.



HOLBERT

**First Freedom Bank, Mount Juliet**, has named **Kimberly Denton** as a financial services representative.



DENTON

**First Vision Bank of Tennessee, Tullahoma**, has named **Josh Carney** as relationship manager at the Manchester office.



CARNEY

**Heritage Bank & Trust, Columbia**, has named **Valerie Henson** as the Mount Pleasant branch manager and assistant vice president.

**LBMC, Brentwood**, has promoted **Michael Franz, Jessica McAlister, Daniel McFadden, Kaylee Mills, Brenna Newport**, and **Stephen Reed** to seniors. **Laura McGregor** was promoted to senior manager of audit services; **Matt Denney** to senior manager of tax services; **Brian Willis** to senior manager of risk services; and **Lee Tabor** and **Katie Tarr** to senior managers of litigation, valuation, and M&A. The firm has promoted **Gretchen Bates, Marlya Rybolovieva, Jacob Schuetze, Will Tuttle, Devin Wayne, Jacqueline Weiss** to managers.

**Mountain Commerce Bank, Knoxville**, has named veteran banker **Jerry B. Beal** as vice president, relationship manager, and private banker at Johnson City's Bristol Highway office.



BEAL



In addition, MCB named **Diane W. Wilkes** as vice president and relationship manager at Knoxville's Cedar Bluff office.



WILKES

**Paragon Bank, Memphis**, has promoted **Sanjay Dave** to assistant vice president, banking center manager, and security.

**Pathway Lending, Nashville**, has named **Ted Fields** as regional director of lending for Tennessee.

**Pendleton Square Trust Company**, has welcomed **Dawn Rodgers**, CTFA, as relationship manager for the Memphis area market.



RODGERS

**People's Bank and Trust Company of Pickett County, Byrdstown**, has welcomed **Jeremy Howard** as senior vice president/loan officer and **Tony Poore** as teller.

**Pinnacle Financial Partners Inc., Nashville**, has named veteran advisor **Stephen L. Reed**, CFP, CTFA to lead Pinnacle Asset Management across the firm's footprint in Tennessee and its expansion areas. **Sam Oakley** was named as a managing director of Pinnacle Asset Management, bringing more than three decades' experience to his new position. **Jon Lockmiller**, **Brian Dixon**, and **Taylor Francis** were added as financial advisors; **Beverly Herbert** as client services director; and **Kerry Oakley** was named as a sales associate. All seven staff members are working as Pinnacle's team for investment management and securities trading and execution. In addition, Pinnacle has named **Eric Barrett** as a financial advisor.



RHODES



HENNEBERGER

**Pinnacle Financial Partners, Memphis**, has named veteran advisor **Lane Rhodes**

as senior vice president within the government guaranteed lending group, and **Sean Henneberger** as a SBA advisor serving exclusively with government guaranteed lending in Memphis.

**Reynolds Bone & Griesbeck, PLC, Memphis**, has promoted **Daniel Johnson** to audit senior.

**Simmons Bank, Union City**, has welcomed their new community executive, **Matthew Bird**.



BIRD

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#### Contacts:

**Beverly Horner**  
Member, Financial  
Institutions Team  
615-346-2431

**Michael Davis**  
Member, Financial  
Institutions Team  
615-346-2487

**Gina Pruitt**  
Member, Risk Assurance  
& Advisory Services  
615-782-4207



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# Bank Notes

**Apex Bank, Camden**, has established *The Sonny Melton Scholarship* fund to honor the life and legacy of Sonny Melton, a native of Big Sandy, Tenn., a registered nurse, and the first identified victim of the Las Vegas tragedy. The scholarship is designed to assist graduating seniors from Big Sandy High School who desire to pursue a nursing career and expand opportunities in Melton's hometown. Apex Bank has committed to match the first \$50,000 of private contributions.

**Commerce Union Bancshares Inc, Brentwood**, will acquire **Community First Inc, Columbia**, in an all-stock transaction slated to close in the first quarter of 2018. Commerce Union subsidiary Reliant Bank will absorb Community First Bank & Trust. Commerce Union will enter Maury County with four branches and into Hickman County with two branches and expand in Williamson County by one branch. Commerce Union plans to rename itself Reliant Bancorp Inc upon the merger's close, subject to shareholder approval.

**F & M Bancshares Inc, Trezevant**, has announced plans to acquire **Merchants & Planters Bancshares Inc, Bolivar**. Merchants & Planters, with \$87.1 million in assets as of June 30, will merge into F & M Centennial Bank (\$370.1 million). The deal is expected to close at year's end or in the first quarter of 2018. F & M Bancshares will expand in Hardeman County by four branches.



GOBBLE

MADDOX

Two key staff members at **First Community Bank of East Tennessee, Rogersville**, are now graduates from two nationally known schools of banking. **Vickie Gobble**, FCB vice president and controller, graduated from the South West Graduate

School of Banking at Southern Methodist University; **Jim Maddox**, FCB vice president and chief financial officer graduated from the ABA Stonier Graduate School of Banking.



**First Tennessee Bank, Brentwood**, celebrated the grand opening of their new full-service office in Hill Center Brentwood with a ribbon-cutting ceremony.

**Patti Steele**, president and CEO of **First Volunteer Bank, Chattanooga**, was appointed to the Advisory Board of the ABA Stonier Graduate School of Banking.

**Heritage Bank & Trust, Columbia**, has opened a fourth location in **Mount Pleasant** (109 South Main St.) in August and named seasoned branch manager Valerie Henson as branch manager and assistant vice president.

**Independent Bank, Memphis**, was the presenting sponsor for the 6th annual *Super Women in Business* held Sept. 22 at the Holiday Inn University of Memphis.

**Jackson's First South Bank** has merged into and changed their name to **Simmons Bank** effective Sept. 5, 2017.

**Pathway Lending's** president, **Clint Gwin**, was appointed by President Trump to serve a four-year term as a member of the Community Development Advisory Board. This advisory board advises the U.S. Treasury Department Community Development Financial Institution Fund on policies and activities.




In **Chattanooga**, **SmartBank's** Keith Street branch celebrated a ribbon-cutting ceremony and open house September 8 with refreshments available and giveaways throughout the business day.

**SouthEast Bank's Bearden** branch celebrated a week-long grand opening in August and raised more than \$15,800 for Second Harvest Food Bank of East Tennessee For Kids Backpack Program representing 47,480 meals to kids in need.

**Southern Bank of Tennessee, Mount Juliet**, has broken ground for their new headquarters building at the intersection of Rutland Rd. and North Mount Juliet Rd with an anticipated completion of construction in the fall of 2018.



**Chattanooga's Southern Heritage Bank**, branch of First Citizens National Bank, had a grand opening and ribbon-cutting ceremony October 12 for its new location, 2021 Hamilton Place Blvd, Ste A.

**Tower Community Bank, Jasper**, opened a downtown **Franklin** branch (131 Third Ave. North) October 2 with veteran banker Rick Moody as its head. Tower's Nolensville branch was opened in September. 



# Community Corner



Sandy Lambert and Kelly Blassingame, both assistant vice presidents with **Athens Federal Community Bank, Athens**, presented a check of \$6,500 to the 2017 McMinn County Relay for Life benefiting the American Cancer Society. Funds were raised from businesses and the Athens community with a one-weekend online charity auction posted on the bank's Facebook pages.

**Bank of Cleveland's** mortgage lender **Traci Hamilton** explained better practices of a budgeting process August 27 to the South East chapter of the National Federal of the Blind, an active advocacy group for the blind and visually impaired of Bradley County and surrounding areas.



**The Bank of Nashville, div. of Synovus Bank, Nashville**, participated in the Synovus Bank's September focus of "Honoring Our Heroes" and sent staff to Nashville's Veterans Administration Hospital to visit the patients to thank them for their service and pass out more than 100 goodie bags with hand written notes.

**Commercial Bank, Harrogate, West** Knoxville's office had a community tailgate fundraiser September 29 for Alzheimer's Tennessee and celebrated with kid-friendly games, food, and giveaways that included cash. Two local radio stations had a booth at the festival, broadcasting live with a discussion about dementia.

**Decatur County Bank, Decaturville**, sponsored the Decaturville Main Street Golf Tournament, held September 15 at the Tennessee River Golf Club, benefiting the Decaturville Main Street Association.

In September, **F&M Bank, Clarksville**, presented L. Frank Baum's *The Wizard of Oz* at the downtown Roxy Regional Theatre in Clarksville.

**Clarksville's F&M Bank's** FunMobile van was spotted at the bank offices of Lebanon to celebrate Back to School and at Mount Juliet, St. Bethlehem, and Springfield in September handing out free hotdogs, popcorn, and drinks.



Sammy Stuard, F&M Bank president and CEO; Arthur Bing, transportation director for Clarksville; and Khandra Smalley and Fred Landiss, senior vice presidents in F&M's marketing department

**F&M Bank, Clarksville**, sponsored a "Free Ride Friday" each week from September 15 through December 31, 2017 to promote the launch of F&M Bank's wrap on the newest bus of Clarksville Transit Systems. Each Friday, the F&M bus used alternate routes allowing F&M's program to offer a free

ride to a diverse number of riders from across Clarksville, Fort Campbell, and Oak Grove communities.

**F & M Bank, Murfreesboro**, presented an inaugural party "Light Up the Night" for the Child Advocacy Center of Rutherford County Inc., September 15 at Murfreesboro's Gateway Island. Party-goers, wearing white, danced under the stars, had their picture made, and enjoyed an evening with refreshments to help child abuse victims.



A group of employees with some spouses from **First Bank of Tennessee, Springfield** and **Dayton**, participated in the Relay for Life Walk for a Cure 5k Run/Walk September 9.



**First National Bank of Pulaski** has hosted P.A.C.E. Car Club's Antique 34th Car Show on the Green at Martin Methodist College, and 31 classes of antique cars through 1992 were planned. The community was invited to the FREE Rain or Shine event.

# Community Corner *continued*



Receiving FTB's donation is Dr. Jerry Leger, Bob Powell, and Lisa Eggers of Keystone Dental from Donna Shipley, University Office financial center manager and Keystone Dental board member. Looking on is Gerald Hallenback, Northeast Tennessee regional president.

**First Tennessee Bank, N.A.** has supported the efforts of Keystone Dental, Johnson City, a nonprofit providing basic adult dental care and donated \$11,000.



**First Tennessee Bank, N.A.** donated \$10,000 to The Coalition for Kids Inc, a nonprofit in the Johnson City area serving at-risk children.



(photo) Pictured is Hunter Museum executive director Virginia Anne Sharber receiving **First Tennessee Bank, N.A.** donation of \$25,000 from FTB Chattanooga market leader Jeff Jackson.



Pictured are the first graduates of **First Tennessee Bank's Operation HOPE** Small Business Empowerment program in **Memphis**. Twelve individuals devoted 12 weeks to learn how to move their small businesses to the next level.

**First Vision Bank of Tennessee, Tullahoma**, collected usable eyeglasses to be recycled, repaired, and given to individuals who need them.

In September, **Legends Bank, Clarksville**, hosted a golf tournament that benefited the United Way of the Greater Clarksville region. The tournament was a four-man scramble held at the Clarksville Country Club with the 2017-2018 United Way "Game Changer" campaign.

**Legends Bank's** marketing assistant Blossom Murdock's artwork was auctioned off at Clarksville's Roxy Regional Theatre's annual September gala, which raised additional funds for the Roxy.



**Paragon Bank, Memphis**, staff members worked with Catholic Charities of West

Tennessee October 2 and assembled 500 each of food bags and hygiene bags for the homeless.

In September, **Peoples Bank of East Tennessee, Madisonville**, initiated "20 days of giving" to celebrate 20 years in business and thank all their business customers, with branch managers handing out \$20 cash to random individuals to pay for haircuts, cleaning bill and visiting or shopping throughout each town's business district across the bank's footprint.



**Murfreesboro's Pinnacle Financial Partners** participated in a United Way bus tour around their agencies in Rutherford and Cannon Counties, to learn how United Way help so many people in our communities.

**Planters Bank Inc, Clarksville**, kicked off a three-month long "A Season of Giving" September 25, using the bank's social media (Facebook and Twitter accounts) and in-branch giving campaign that supported a nonprofit in the community of each branch across Planters Bank's footprint of Kentucky and Tennessee. Now in its fourth year Planters Bank Season of Giving is a tradition that has grown each year. The bank has donated \$1 for every like on the featured post and \$2 for every share. For in-branch visits, the bank sold bags of soup from Tennessee's Everyday Gourmet; then donated 100 percent of the proceeds to the nonprofits. The Clarksville, Tenn. agencies that benefited from Planters Bank donations were Dawn Stanfill Foundation, SafeHouse, Buddy Ball, and United Way of the Greater Clarksville Region.





Operation Stand Down Tennessee vehicle is behind Renasant Bank personnel: Rachael Meurrier, Rob Milam, and Clay Hart with Colonel John Krenson of Operation Stand Down Tennessee (second from right)

**Renasant Bank, Nashville**, has donated two Nissan Jukes to two Nashville nonprofits, Operation Stand Down and Urban Housing Solutions, customers and community partners of the bank. Operation Stand Down, a nonprofit offering veterans support services and resources, will use their Juke to transport military veterans to job interviews and medical appointments. Urban Housing Solutions will use their Juke to offer their clients free transportation to visit doctors, employers, pharmacies, and welfare offices. These vehicles were used previously by Metropolitan Bank in an earlier banking initiative, but with the merger of Metropolitan Bank into Renasant Bank, the cars were no longer needed.

**Simmons Bank, Tennessee** associates have given Weakley County Head Start and Martin Housing Authority a donation of \$250 each.



**SmartBank, Knoxville**, gave a \$15,000 donation to the Great Smoky Mountains National Park and Friends of Great Smoky Mountains National Park during a WBIR-TV telethon.

All locations of **Southern Heritage Bank**, branch of FCNB, Dyersburg, became drop-off locations for American Red Cross Holiday "Mail for Heroes" program that began October 20. The bank invited the public to visit their local Red Cross offices and say "thank you," recognizing members of the military, veterans, local heroes, and their families.

August 25 at **Sevierville's Citizens National Bank**, "Sock-Out" Alzheimer's Day was celebrated, and pairs of "tiger" socks were purchased at any CNB to benefit Alzheimer's TN!



**Tennessee State Bank, Pigeon Forge**, walked to end Alzheimer's September 16.



**Oak Ridge's TNBANK** gave \$600 to a local nonprofit, Crossroads Ministry Inc, whose mission is to prepare homeless/at-risk

single mothers for life's challenges by learning to face reality with goals, good decisions, and training.

For 30 years, **Wilson Bank & Trust** employees have worked volunteer hours at various nonprofits. Recently, the operations department staff volunteered at New Leash on Life Pet Adoption Center and the JOYClinic Spay/Neuter Services and enjoyed meeting the residents.



The **Mount Juliet WB&T** staff had a chance to help out at Lantern Lane Farm by feeding and grooming the therapy horses.



When **WB&T Smyrna** manager Misty Garren volunteered with Meals on Wheels, she realized that care and attention are as much a part of each delivery as the food.

**WB&T** celebrated their 30th anniversary of a two-day family Oktoberfest October 21 & 22 on the bank's West Lawn with kid-friendly rides, food, and games, a car show for the adults and live entertainment.

# Statement of Ownership

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a. Total Number of Copies (Net press run)		2750	2750
(1)	Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	2247	2334
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(3)	Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS® (e.g., First-Class Mail®)	N/A	N/A
(4)	Paid Distribution by Other Classes of Mail Through the USPS	N/A	N/A
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))		2381	2334
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)	(1) Free or Nominal Rate Outside-County Copies Included on PS Form 3541	108	153
(2)	Free or Nominal Rate In-County Copies Included on PS Form 3541	4	0
(3)	Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	N/A	N/A
(4)	Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	N/A	N/A
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		112	153
f. Total Distribution (Sum of 15c and 15e)		2493	2487
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		257	263
h. Total (Sum of 15f and g)		2750	2750
i. Percent Paid (15c divided by 15f times 100)		95%	94%

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

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

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

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a. Paid Electronic Copies		
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c. Total Print Distribution (Line 15f) + Paid Electronic Copies (Line 16a)		
d. Percent Paid (Both Print & Electronic Copies) (16b divided by 16c x 100)		

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

18. Signature and Title of Editor, Publisher, Business Manager, or Owner  
[Signature] Managing Editor Date: 10.2.17

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# All aboard the Polar Express

**Each year, children and adults alike in Cleveland, Tenn., look forward to the Christmas season and the Bank of Cleveland's train display.** The tradition began at their main office in 1991 with a passenger train and tunnel. Now the display, which goes up in late November, has grown to include a freight train, tram, trolley, ice rink, depot, and Bank of Cleveland building. Due to popular demand, the train display remains up and operational until Mid-January.

In the December 1993 issue of *The Tennessee Banker*, Bank of Cleveland chairman G. Robert Taylor stated: "Our trains have been one of the best promotional items we have undertaken, drawing crowds of hundreds to view each year and visit with us. Many have told us their children want to come back every day and can't wait until we put up the display again next year." 🚂



# Featured Events

**NOVEMBER  
28,  
2017**

## CALL REPORT

**TBA Barrett Training Center, Nashville**

Early Registration Deadline: November 20, 2017

TBA Member/Associate Member Early Registration: \$255

TBA Contact: Debbie Brickles, [dbrickles@TNBankers.org](mailto:dbrickles@TNBankers.org)

The instructions and requirements for the Federal Call Report change frequently, with revisions occurring nearly every quarter. This seminar, produced in partnership with TBA and Crowe Horwath LLP, will familiarize participants with the details of recent changes. In addition, this seminar will serve as a refresher course for the Call Report preparation and address related accounting principles and regulatory issues that affect the preparation of the Call Report. Participants will receive a detailed review of the most commonly prepared Call Report schedules, and each participant will have an opportunity to review and revisit the entire Call Report preparation process.

### Participants will receive:

- A manual that is an excellent reference resource
- Review of the most recent regulatory changes
- Updated and detailed review of Call Report schedules
- Best practice ideas to apply to Call Report preparation

**Thank You Program Co-sponsor**



**JANUARY  
24 & 25,  
2018**

## FUNDAMENTALS OF COMPLIANCE

**Nashville, TBA Barrett Training Center**

Early Registration Deadline: January 10, 2018

Single Day—TBA Member/Associate Member Early Registration: \$235

Both Days—TBA Member/Associate Member Early Registration: \$470

TBA Contact: Penny Powlas, [ppowlas@TNBankers.org](mailto:ppowlas@TNBankers.org)

This program is a two-day comprehensive review of the most important compliance regulations. It is divided into two parts to permit bank personnel to attend either one or both days. The first day covers deposit area issues: right to Financial Privacy Act, Reg D, Reg Q, Electronic Funds Transfer (Reg E), Expedited Funds Availability (Reg CC), Taxpayer Identification Numbers, and Truth-in-Savings Act (Reg DD). The second day focuses on lending area issues: Equal Credit Opportunity (Reg B), Fair Credit Reporting, Fair Housing, Home Mortgage Disclosure Act, Credit Practices Rule (Reg AA), Flood Disaster Protection, RESPA, and Truth-in-Lending (Reg Z).



**FEBRUARY 5-7, 2018**

## **THE SOUTHEASTERN SCHOOL OF ADVANCED COMMERCIAL LENDING<sup>SM</sup>**

**TBA Barrett Training Center, Nashville**

Early Registration Deadline: January 8, 2018

TBA Member/Associate Member Registration: \$1,075

TBA Contact: Debbie Brickles, [dbrickles@TNBankers.org](mailto:dbrickles@TNBankers.org)

*The Southeastern School of Advanced Commercial Lending<sup>SM</sup>* is an intensive three-day school focusing on new approaches to managing problem loans and portfolio credit risk, commercial real estate lending, pricing for profitability, and advanced cash flow and loan structuring. John Barrickman, president of New Horizons Financial Group, LLC, and the author of the ABA commercial loan curriculum; John Cochran, principal consultant of Cochran Associates LLC; and Michael E. Hendren, real estate senior credit officer with Pinnacle Financial Partners, are the instructors. This school is ideal for commercial lenders, relationship managers, portfolio managers, and senior credit managers. It is sponsored by the Tennessee Bankers Association, in cooperation with the Georgia, Louisiana, and Mississippi bankers associations.



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# Employment Opportunities

## **1710-3(M) BRANCH MANAGER**

Community bank in middle TN is seeking an experienced Branch Manager for their Lyles, TN branch (Hickman County): The Branch Manager position is responsible for managing the branch by following established procedures in planning, directing, and organizing the sales and daily operational of the assigned branch operations including teller operations, customer service, new accounts, lending, collections, personnel administration, compliance and branch security. The Branch Manager extends credit to businesses and individuals and will be responsible for the origination of all loans, past dues and collection of all loans originated in the branch. The Branch Manager is also responsible for community outreach and overall growth of the branch. All staff members are expected to support the bank and its values and goals through proactive teamwork, continued learning, effective communication, active participation, positive leadership, exceptional customer service and exhibiting a high level of integrity and ethical behavior. 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, Word. Knowledge of Fiserv system is beneficial. Bachelor's degree in finance or related field is preferred. Banking experience including at least three years of management experience in retail or banking operations is strongly preferred. EOE/ AA /M/F/ Vet/Disability. Qualified candidates should send their resumes to [ppowlas@tnbankers.org](mailto:ppowlas@tnbankers.org).

## **1709-1(M) CHIEF FINANCIAL OFFICER**

New Peoples Bank, a strong, \$650MM asset size regional bank located in the bucolic mountains of southwest Virginia is seeking an experienced finance and accounting professional to join its energetic, talented team. The role will oversee and manage the overall financial stability and operations of the bank and its financial holding company to include financial reporting, investments, liquidity management, capital planning, strategic planning and budgeting. The incumbent also develops financial policy and procedure, ensures compliance with financial regulations, and provides financial information to senior management and the Board of Directors. The position requires excellent organizational and interpersonal skills as well as precise detail orientation, communication and management skills. This position is ideal for a banking professional who enjoys creative analy-

sis and implementing new ideas. The successful candidate, who will report to the Chief Executive Officer and President, should have a degree in finance, accounting or a related field, with an MBA or CPA preferred. The candidate should have 7 to 10 years successful experience in financial operations of a publicly held financial institution, with 7 years management experience. Those whose track record has produced positive results in these areas targeted by New Peoples Bank should in confidence contact Lori Counts, Human Resources Director at New Peoples Bank, [Lori@newpeoplesbank.com](mailto:Lori@newpeoplesbank.com). P.O. Box 1810 Honaker, Virginia 24260. New Peoples Bank is an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.

## **1707-7(M) POSITION WANTED: CFO**

Experienced community bank CFO who is a results-driven financial professional with a record of success in improving financial performance and operational efficiency. MBA in finance, BBA in corporate finance. Expert in financial reporting, risk management, asset/liability management, bank portfolio management, and financial reporting. Please contact TBA's Penny Powlas at 615-244-4871 for more information.

## **1707-6(M) EXECUTIVE FINANCIAL MANAGER**

Do you welcome being held accountable for results? Are you someone who owns your mistakes as well as your successes? First Volunteer Bank in Chattanooga is seeking a high-level executive financial manager who is capable of leading people to deliver outstanding business results by meeting the needs of both long-term and new clients. This position is responsible for developing and implementing business plans as well as providing direction and guidance to the officers and employees of the organization. Success in this position will be accompanied by a strong desire to learn as well as keen business acumen. To learn more about this opportunity, send a resume to [resumes@firstvolunteer.com](mailto:resumes@firstvolunteer.com).

## **1707-5(M) LOAN OPERATIONS PRE-CLOSING MANAGER**

First Volunteer Bank in Chattanooga is seeking a manager for its Loan Operations Pre-Closing Department. This position reports to the Chief Credit Officer and supervises consumer underwriters, small business underwriters, and loan documentation staff. POSITION SUMMARY: Responsible for managing the Bank's centralized underwriting and loan document processing activities and staff. This person should enjoy managing people in fast-paced environment. Most of the work is created using

three software packages and this position will manage and update these with minimal impact to workflow. This position is ultimately responsible for the quality of the loan decisions and documents and the responsiveness of the staff to its lending partners. MINIMUM REQUIREMENTS FOR POSITION: Bachelor's degree in business or management-related field; 3 years of experience in consumer and small business underwriting along with experience in commercial and residential loan document processing; Experience with or knowledge of Decision Pro, Laser Pro, and Jack Henry Silverlake. Experience managing and troubleshooting these systems and how they interface with each other; Experience in effectively managing a staff of 10+; Effective verbal and written communications skills; Strong interpersonal skills that are utilized in building relationships; Self-starter, able to work independently and to effectively lead others; First Volunteer offers competitive compensation, full benefits including medical, dental, vision, health savings accounts, flexible savings accounts, life and disability insurance, 401(k), ESOP and vacation. Apply at [www.firstvolunteer.com](http://www.firstvolunteer.com) > View Our Job Postings. EOE M/F/V/D

## **1707-3(M) CHIEF CREDIT OFFICER**

Citizens Savings Bank and Trust Company, Nashville, is seeking a Chief Credit Officer. The Chief Credit Officer is responsible for loan portfolio growth, risk management and contribution to profit. The CCO provides direction and oversight of all loan production and the credit approval process. The CCO will manage the institution's commercial lending staff and be responsible for monitoring calling efforts and overall portfolio management. This includes assisting the lending staff with credit structures and financial analysis, pre-screening loan requests and mentoring the staff on prospect and customer calls. Participate in the development of the corporation's plans and programs as a strategic partner. Evaluate and advise on the impact of long range planning, introduction of new programs/strategies and regulatory action. Develop credibility for the finance group by providing timely and accurate analysis of budgets, financial reports and financial trends in order to assist the CFO, the Board and other senior executives in performing their responsibilities. Enhance and/or develop, implement and enforce policies and procedures of the organization by way of systems that will improve the overall operation and effectiveness of the corporation. Establish credibility throughout the organization and with the Board as an effective developer of solutions to business challenges. Provide technical financial advice and knowledge to others within the financial discipline. The Chief Credit Officer is responsible for tracking and reporting the calling efforts of the



commercial lending staff to senior management; will review and recommend/decline loans prior to submission to the loan committee; will review, critique and either recommend or decline credit presentations submitted to management for review, responsible for assisting the lenders with consumer and commercial compliance issues, development of new lending products, and training programs as needed for staff development. **POSITION REQUIREMENTS:** Bachelor's Degree in Business, Accounting and/or Finance or a related field or equivalent work experience; 5-7 years experience in a financial institution, preferably banking. Preferred Education and Experience: MBA. **PRIMARY RESPONSIBILITIES AND DUTIES:** Bank Management – To participate in the overall management of the Bank and assist in achieving the long-term profitability, growth and prudent long-term strategic direction. Responsible for evaluating the performance of personnel in the Commercial Lending Department. This individual recommends training requirements, has the duty to keep the staff at the highest level of skill necessary to meet the company's needs and objectives, and may recommend that personnel be hired or removed from the Department. Responses should be sent to [pmays@bankcfn.com](mailto:pmays@bankcfn.com).

#### **1707-2(M) LOAN DOCUMENTATION SPECIALIST**

Citizens Savings Bank and Trust Company, Nashville, is seeking Loan Documentation Specialists. The Loan Documentation Specialists are responsible for processing home (mortgages), student, car personal or small business loan applications. They meet with potential customers to assess their needs. They will prepare, review and provide top quality, error free loan documents in a consistent and timely manner. Performs and conducts all necessary due diligence filings, recordings and searches, and regulatory requirements (i.e. FEMA, Reg U, Reg B, etc.) as applicable to ensure loan documents conform to approved internal procedures and credit policy, while always protecting the bank's collateral position. Assists with funding of a loan by ensuring all regulatory requirements are met prior to funding and with conducting a final review of all due diligence and loan documents presented to specialist. Prioritizes and processes all loan requests to ensure that loans are efficiently funded, booked and reviewed, as applicable by predetermined funding/booking date. Interacts and works with commercial and mortgage loan officers, administrative assistants, credit officers, and counsel if applicable to address and identify any discrepancies and or deficiencies with any request for a loan; processes and addresses concerns/questions to develop a solution by analyzing information collected. Reviews imaged loan documents and or collateral file for possible missing documentation items pertaining to the loan request and or the borrowing relationship. Issues any documents deemed necessary as a result of the collateral documentation review. Complies with all applicable federal and state laws and regulations. You may be required to assist clients with payments and to bring in revenue for the financial institution. **MINIMUM REQUIREMENTS:**


This position requires a general knowledge of basic loan concepts and working knowledge of mortgage processing and underwriting, lending practices and procedures, bank policies, governing regulations, at both the state and federal levels. Candidate must be both energetic and analytical with high ethical standards, interpersonal skills and an appropriate professional image. The person chosen must be a well-organized and self-directed individual who is astute, intelligent and articulate, who can relate to people at all levels of an organization and possesses excellent communication skills. Education – Bachelors Degree in Business, Finance, or Accounting or a related degree, or the equivalent of three (3) to five (5) years related experience and/or training; or an equivalent combination of education and experience. Language Skills – Ability to read, analyze and interpret the most complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Responses should be sent to [pmays@bankcfn.com](mailto:pmays@bankcfn.com).

#### **1705-5(M) CREDIT ANALYST**

Homeland Community Bank, McMinnville, TN. 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](mailto:jduncan@homelandcb.com) or mail to Homeland Community Bank, PO Box 7318, McMinnville, TN 37111, ATTN: HR – Credit Analyst

#### **1704-4(M) REGULATORY COMPLIANCE CONSULTANT**

Position Location: Knoxville, TN; Position Description: PYA is a dynamic public accounting and management consulting firm. Our banking practice is growing and we are seeking qualified professionals to join our team as a Regulatory Compliance Consultant. The successful candidate will serve as a cohesive team member who consistently demonstrates high integrity and

reliability within a professional environment. Responsibilities: Manages and participates in the performance of regulatory compliance audits for external clients; ensures responsibility for all phases of an audit engagement from planning to issuance of reports; Demonstrates excellent project management skills and inspires teamwork and responsibility with engagement team members. Uses knowledge, experience, and current technology and tools to enhance the effectiveness of deliverables and service. Identifies and effectively communicates recommendations to Senior Managers and Owners. Mentors and develops staff members and participates in team administrative functions, including scheduling, staff mentoring and training, and billing and collections. Actively participates in business development and client retention. Requirements: CRCM certifications required; CPA, CIA designations a plus. Bachelor's degree required; Master's degree preferred. 5+ years of regulatory compliance experience in banking industry. Strong client relationship skills and strong accounting and analytical skills preferred. Detail oriented with excellent project management and organizational skills. Superb written and verbal communication skills. Client-oriented work ethic, delivering high quality results. Dedication to teamwork and leadership. Person of sound judgment, that can manage risks effectively and efficiently. Willingness and ability to travel: Mostly day travel almost exclusively via car (very limited overnight travel). Why PYA? Entrepreneurial and dynamic advisory firm; Privately owned; High growth potential with opportunities for upward advancement; Offers quality of life; National presence, clients in all 50 states, one of the largest healthcare valuation practices in the nation. About PYA: For over three decades, PYA (Pershing Yoakley & Associates, P.C.), a national professional services firm providing management consulting and accounting, has helped its clients navigate and derive value amid complex challenges related to regulatory compliance, mergers and acquisitions, governance, business valuations and fair market value assessments, multi-unit business and clinical integrations, best practices, tax and assurance, business analysis, and operations optimization. To apply for this position, please visit [www.pyapc.com/careers](http://www.pyapc.com/careers). For more information, please visit <http://www.pyapc.com>. 

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](mailto:ppowlas@TNBankers.org), or 800-964-5525 or 615-244-4871. View more positions at [TNBankers.org/products/jobbank](http://TNBankers.org/products/jobbank).



# Professional Development Calendar

## 2017

November 28

### Call Report Preparation

TBA Barrett Training Center, Nashville

November 28, 29, 30

### IRA Advanced Update and Review

Knoxville, Nashville, Jackson

November 30

### 2017-2018 Senior Human Resources Forums – Session 1 of 3

TBA Barrett Training Center, Nashville

## 2018

January 17, 18, 19

### 2017-2018 Senior Lender Forums – Session 2 of 3

TBA Gilliam Board Room, Nashville

January 24 & 25

### Fundamentals of Compliance

Nashville, TBA Barrett Training Center

January 30, 31, February 1

### CEO Forums – Session 1 of 3

TBA Gilliam Board Room, Nashville

February 5-7

### The Southeastern School of Advanced Commercial Lending<sup>SM</sup>

TBA Barrett Training Center, Nashville

February 8 & 9

### Essentials of Commercial Lending

TBA Barrett Training Center, Nashville

February 13

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

TBA Barrett Training Center, Nashville

February 14, 15, 16

### CFO/Controller Forums – Session 1 of 3

TBA Gilliam Board Room, Nashville

February 21

### Legislative Reception

War Memorial Auditorium, Nashville

February 22 & 23

### Credit Conference

Omni Hotel, Nashville

March 4-9

### The Southeastern School of Consumer Credit<sup>SM</sup>

TBA Barrett Training Center, Nashville

March 5, 6, 7, 8

### Tennessee Deposit Account Administration

Jackson, Nashville, Knoxville, Kingsport

March 12 & 14

### Basic IRA Seminar

Jackson, Nashville

March 13

### Young Bankers Division "Day on the Hill"

Tennessee State Capitol, Nashville

**NEW** March 13

### Lending to the Not-for-Profit Organizations

TBA Barrett Training Center, Nashville

March 13 & 15

### IRA Advanced Update

Jackson, Nashville

March 15 & 16

### Human Resources Conference

Embassy Suites Hotel & Conference Center, Murfreesboro

March 20 & 21

### BSA/AML Compliance School

Airport Marriott Hotel, Nashville

April 4

### The Southeastern School of Banking Branch Management – Session 1 of 4

TBA Barrett Training Center, Nashville

April 5

### 2017-2018 Senior Retail Banking Officer Forums – Session 3 of 3

TBA Barrett Training Center, Nashville

April 6

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

TBA Barrett Training Center, Nashville

April 15-17

### Leadership Convention

The Peabody, Memphis

April 17 & 19

### HMDA Essentials

Knoxville, Nashville

April 18 & 20

### TRID Refresher

Knoxville, Nashville

April 26 & 27

### Strategic Technology & Operations Conference

Embassy Suites Hotel & Conference Center, Murfreesboro

May 9, 10, 11

### 2017-2018 Senior Lender Forums – Session 3 of 3

TBA Gilliam Board Room, Nashville

May 14-16

### Government Relations Committee Washington Conference

Marriott Marquis, Washington, DC

May 15

### Introduction to Banking

TBA Barrett Training Center, Nashville

May 20-25

### The Southeastern School of Commercial Lending<sup>SM</sup>

TBA Barrett Training Center, Nashville

May 23

### Loan Assistant and Loan Processor Workshop

TBA Barrett Training Center, Nashville

May 29, 30, 31

### CEO Forums – Session 2 of 3

TBA Gilliam Board Room, Nashville

June 7

### 2017-2018 Senior Compliance Officer Forums – Session 3 of 4

TBA Barrett Training Center, Nashville

June 8

### 2017-2018 Senior Human Resources Forums – Session 2 of 3

TBA Barrett Training Center, Nashville

**NEW** June 12 & 13

### Universal Banker – Session 1 of 2

TBA Barrett Training Center, Nashville

June 14

### The Southeastern School of Banking Branch Management – Session 2 of 4

TBA Barrett Training Center, Nashville

June 17-19

### 128th TBA Annual Meeting

The Broadmoor, Colorado Springs, CO

June 27, 28, 29

### CFO/Controller Forums – Session 2 of 3

TBA Gilliam Board Room, Nashville

July 13

### IT/Operations/Information Security Officer Forums – Session 2 of 3

TBA Barrett Training Center, Nashville

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



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