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The 2017 Leaders in Banking Excellence Inductees: (front row) Robert VanHooser and Debbie Small. (back row) Sam Short, Tim Amos, and Larry Haggard. (Ron DeBerry not pictured)

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Commissioner Gonzales goes to Washington

FFIEC stronger with Tennessee's top regulator



COLIN BARRETT

President/CEO, Tennessee Bankers Association

THREE THINGS TO DO

1.

Make plans to attend the back-to-back *Bank Directors Retreat and Independent Convention* that will be held October 18-20 at the new Westin Nashville. For more information, contact Susan Taylor at staylor@TNBankers.org.

2.

Participate in Get Smart About Credit Day on Thursday, October 19 by visiting with students in your local schools. For more information, contact T'Lanie Luu at tluu@TNBankers.org.

3.

Learn more about TBA's newest appraisal solution, *Evolve*, by contacting Stacey Langford at slangford@TNBankers.org.

While our focus these days is on regulatory relief, both through Congressional and regulatory actions, our team is also closely watching the 2018 statewide elections that are already getting underway.

What makes this election interesting is the unprecedented turnover that will take place in Nashville. Senate Majority Leader Mark Norris has been nominated by President Donald Trump for federal judgeship in the U.S. District Court for the Western District of Tennessee. Republican Caucus Chairman Bill Ketron will step down to run for Mayor of Rutherford County. And Senator Doug Overbey, a longtime sponsor of TBA banking legislation, has been nominated for U.S. Attorney for East Tennessee. Even Thelma Harper, the state's longest serving State Senator, is pondering retirement.

In the state House, Speaker Beth Harwell has announced she is running for Governor, resulting in political maneuvering for the speakership. Minority Leader (and former TBA Chairman) Craig Fitzhugh has announced his run for Governor. Rep. Joe Pitts, a banker with Planters Bank Inc. in Clarksville, is stepping down from his seat as well. Several other House members are running for Congress, State Senate, and local offices. In total, 19 members of the state legislature have announced they are not running for re-election, and the 2018 primary is still a year away.

But the big race, and one that many of you are already watching, is the race to succeed Governor Bill Haslam. As of right now, the field is wide open. In addition to Leader Fitzhugh, former Nashville Mayor Karl Dean has officially entered the Democrat primary. The Republican primary is poised to be even more crowded with State Senator Mae Beavers; 6th Congressional district Congressman Diane Black; former Tennessee Economic and Community Development Commissioner Randy Boyd; Speaker of the House Beth Harwell; and businessman Bill Lee having entered the race.

And while the Governor plays a vital role in

the direction of the state, the position rarely has direct impact on Tennessee banking legislation. Our primary state legislative efforts fall to the 33 Senators and 99 Representatives serving in the state legislature who vote for or against legislation that directly impacts banks and bank customers throughout the state.

However, our next Governor will be in a unique position to benefit the banking industry, and not just in Tennessee. That is because he or she will have the opportunity to reappoint TDFI Commissioner Greg Gonzales. What makes this different from previous administrations? Gonzales was appointed on May 1 as the Chairman of the State Liaison Committee (SLC) of the Federal Financial Institutions Examination Council, making him a full voting member of the Council. And this makes him the most influential banking advocate outside of the Beltway.

When originally created through the Financial Institutions Regulatory and Interest Rate Control Act of 1978, the FFIEC included the heads of the Federal Reserve, FDIC, NCUA, and OCC. As part of the Dodd-Frank Act, the CFPB and the SLC were added to the Council. The Council makes recommendations for regulatory adoption that range from cybersecurity to HMDA to appraisals. And with new appointments expected at the Fed, FDIC, OCC and CFPB in the coming months, Commissioner Gonzales could become the most tenured person on the Council.

To say that my faith in Commissioner Gonzales is greater than that of our federal regulators would be a gross understatement. Gonzales has proven himself again and again as a champion of Tennesseans and the Tennessee banking industry. His belief in "common sense regulation" and that regulators should make it easier to serve your customer, not more difficult, is a unique perspective in Washington, and one that we need to preserve. His calm but confident approach has earned him the nickname of The Velvet Hammer by his colleagues at the Conference of State Bank Supervisors.

(And yes, that is the greatest nickname of all time.)

Already, Gonzales is working with the FFIEC to address the appraisal shortage that many of our banks throughout the state are dealing with.

Pending a very likely reappointment as SLC Chairman, Gonzales' term will continue through March 31, 2021. However, to maintain his position on the FFIEC he must be retained as TDFI Commissioner by our next Governor.

So when your phone rings over the next year and a gubernatorial candidate asks for your support, I would encourage you to let them know the importance of Greg Gonzales remaining TDFI Commissioner, not just for Tennessee but for our industry as a whole. 🇺🇸

-Colin



With change on the horizon for the 2018 statewide elections, bankers should be pulling for TDFI Commissioner Gonzales to be reappointed. Here, Gonzales and TBA President Colin Barrett catch up at TBA's 125th Annual Meeting.

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August 16

Smile!



It's family photo time for honoree James S. Short's group.
#TBALBE



TBA WEBINARS UPDATE

Register for these webinars and more at [TNBankers.org/calendar](https://www.tnbankers.org/calendar)

We are always looking for ways to enhance our educational offerings. **Starting September 1, the Tennessee Bankers Association has partnered exclusively with Total Training Solutions (TTS)** to offer you the industry's best webinars. This will enable us to provide webinars to your financial institution on topics most important to the success and compliance of your bank.

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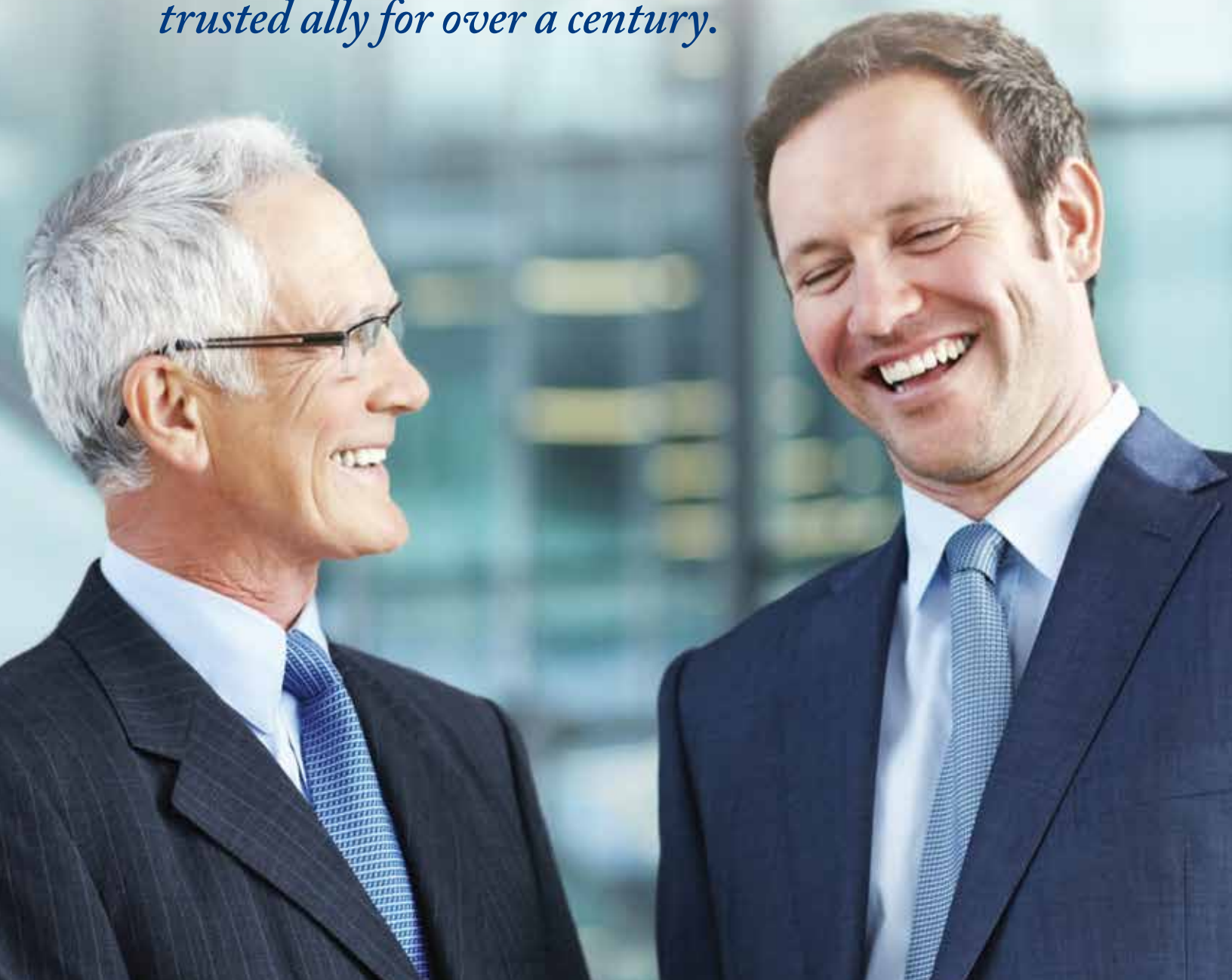
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We look forward to this partnership. If you have any questions or comments, please contact Debbie Brickles at dbrickles@TNBankers.org.

Register and learn more at
[TNBankers.org/calendar](https://www.tnbankers.org/calendar).

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Tax reform: A hard job worth doing



ROB NICHOLS
President/CEO,
American Bankers
Association

Nothing in Washington that is worth doing is easy, and tax reform is no exception.

There is no doubt that our tax code needs a rewrite. As Congress' Joint Committee on Taxation points out, since our last overhaul in 1986, our economy has nearly doubled in size, and the internet and globalization have fundamentally changed the way we do business.

Today's tax code fails to recognize these changes, puts us at a global competitive disadvantage (the combined state and federal U.S. corporate tax rate of more than 39 percent is two and three times higher than that of "competing" countries), and ultimately hinders job and economic growth.

The good news is that leaders in the House, Senate, and White House agree on the need for tax reform and are committed to its enactment. While that creates a solid foundation for this important effort, we all know it will take fortitude and persistence to change a tax code that now spans 74,000 pages.

ABA is strongly in favor of tax reform that strengthens economic growth and creates jobs. A stronger economy would be good for the country, our members, and their customers. We have made ourselves a resource to the lawmakers and staff who are at the center of this enormous undertaking, providing analysis and expertise. We also are encouraging bankers to raise this topic in meetings with their elected representatives.

Of course, like others, we have strong opinions about specific provisions, like the deductibility of interest and the tax-favored status of bank competitors. But we also know that economic growth—which tax reform is intended to spur—is priority number one for our industry, and that any package put forward must be evaluated as a whole, based on its net impact on the economy, banks and bank customers.


That is why we developed a set of core principles for tax reform that will serve as the

basis for our comprehensive analysis of any package that emerges from the deliberations. Those principles, which are available in full on aba.com, urge policymakers to:

- Lower rates for all businesses substantially—15 to 20 percent has been proposed—to boost growth and allow U.S. businesses to be competitive in the global market
- Broaden the base and simplify the tax code to level the playing field
- Specifically eliminate favored tax treatment enjoyed by credit unions and the Farm Credit System
- Consider carefully the effects of any potential effort to limit the deductibility of interest, which could adversely impact economic growth. (The extent of tax rate reductions will be a key factor in assessing the broader impact of any changes to the deductibility of interest.)
- Avoid industry-specific taxes, which would be punitive, unfair, and slow economic growth
- Provide adequate transition time for the market and balance sheets to adjust to the new system

ABA developed these principles through an internal tax reform working group that has coordinated closely with ABA's banker-led Taxation Administrative Committee and solicited feedback from bankers in various forums. We have highlighted the principles in communications to Capitol Hill, informing members that we will strongly support tax reform efforts that align with these principles.

Our goal is to encourage a smart approach to comprehensive tax reform that can help America's communities thrive.

As a veteran of the Treasury Department in the early 2000s when tax cuts were enacted, I know this undertaking is hard—I have the bruises to prove it. But that doesn't mean it can't be done. It can, and we should do everything in our power to make it happen. 


Ten TBA members named to 'Best Banks to Work For' list

American Banker magazine published its fifth annual list of the 75 best banks to work for, with ten Tennessee Banker Association member banks making the distinguished list: Pinnacle Financial Partners, First Citizens National Bank, First Horizon National Corp., Community Bank, First National Bank of Middle Tennessee, United Community Bank, Athens Federal Community Bank, Bank of Tennessee, Reliant Bank, and FirstBank.

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

Since 2013, *American Banker Magazine* has ranked the nation's most employee-friendly banks. The list was published in its Aug. 28 issue.

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

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

RANKING THE BANKS

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

NO. 6

PINNACLE FINANCIAL PARTNERS, NASHVILLE

Notable: Intranet blogs recognize associate accomplishments, including a "Service Superstars" section where employees publish their own stories and "Peeps Feedback," where coworkers laud each other for a job well done.

NO. 19

FIRST CITIZENS NATIONAL BANK, DYERSBURG

Notable: Employees who donate one hour of pay per month to the United Way earn an extra day off during the year. For two hours of pay per month, they receive two days off.

NO. 28

FIRST HORIZON NATIONAL CORP., MEMPHIS

Notable: First Horizon recently expanded its parental leave policy, boosting fully paid maternal leave to eight weeks. Adoptive, foster and surrogate parents and domestic partners and spouses can take a month of fully paid leave.

NO. 36

COMMUNITY BANK, BRANDON, MISS.

Notable: Community Bank hosts an annual law enforcement appreciation day where officers are invited out for lunch and someone is selected as the law enforcement officer of the year.

NO. 46

FIRST NATIONAL BANK OF MIDDLE TENNESSEE, MCMINNVILLE

Notable: Employees raise money for the American Heart Association by selling homemade desserts like apple cobbler at summer concerts downtown.

NO. 56

UNITED COMMUNITY BANK, BLAIRSVILLE, GA.

Notable: United Community has a junior board of directors program that allows high school seniors to experience what it is like to be a banker.

NO. 57

ATHENS FEDERAL COMMUNITY BANK, ATHENS

Notable: While jeans are acceptable on Friday at many banks, Athens Federal occasionally lets employees wear them on Thursdays if they donate money to charity.

NO. 63

BANK OF TENNESSEE, KINGSFORT

Notable: Last year, 50 people participated in the bank's "Pound of Pound" program. For each pound lost, a pound of dog food was donated to the nearby pet shelter. The employees lost more than 600 pounds combined in three months.

NO. 68

RELIANT BANK, BRENTWOOD

Notable: The bank hosts personal development and stress management workshops. The events are held at various branches, vendors provide lunch and speakers discuss different topics like saving money and couponing.

NO. 72

FIRSTBANK, NASHVILLE

Notable: The Teladoc service allows employees to get remote medical care for free.



TBA INDUCTS SIX LEADERS IN BANKING EXCELLENCE INTO THE 2017 CLASS

Six Tennessee bankers were honored by the TBA at the *Leaders in Banking Excellence* ceremony on August 16, 2017.

Commemorative plaques highlighting the careers of each of the honorees were unveiled at the TBA's headquarters building in Nashville. The 2017 inductees are among a distinguished group representing Tennessee bankers past and present who have excelled in the areas of banking, community service, and civic involvement.

The ceremony featured remarks by TBA Chairman Lee Moss, president, Franklin Synergy Bank, Murfreesboro/Franklin; Congressman Diane Black; TDFI Commissioner Greg Gonzales; and five of the six honorees. Honorees were: Timothy L. Amos, Tennessee Bankers Association, Nashville; William Ron DeBerry, Commerce Union Bancshares, Springfield; Larry M. Haggard, Wayne County

Bank, Waynesboro; James Sam Short, Southern Bank of Tennessee, Mt. Juliet; Debbie Cole Small, Community Bank & Trust, Ashland City; and Robert T. VanHooser, Wilson Bank & Trust, Lebanon.

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

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

For more information about *Leaders in Banking Excellence*, please visit TNBankers.org.

PHOTOS BY DONN JONES PHOTOGRAPHY



TIMOTHY L. AMOS
*Tennessee Bankers Association
Nashville*

Timothy L. Amos served as General Counsel and Executive Vice President of the Tennessee Bankers Association, spearheading the TBA's highly successful Government Relations efforts in Nashville and Washington for 33 years. Tim also served as TBA Corporate Secretary. A University of Tennessee, The University of Tennessee Knoxville, College of Law, and University of Cambridge graduate, Amos was a trailblazer who, from 1985 through 2017, wrote and guided legislative approval of all state banking and trust laws, never losing a bill; and initiated or participated in passage of all commercial law or trust-related Uniform Acts. In 2015, the State Legislature honored Amos for his integrity, professionalism, and service to Tennessee. Amos was elected as a Fellow of the Nashville Bar Foundation and appointed a Commissioner of the Uniform Law Commission, a prestigious honor.



WILLIAM RONALD DEBERRY
*Commerce Union Bancshares, Inc
Brentwood*

After serving as a second lieutenant in the U.S. Army, William Ronald (Ron) DeBerry began his banking career with the former Commerce Union Bank in 1973. After more than 30 years working with C&S Sovran Bank, NationsBank, and Bank of America, N.A., DeBerry helped to establish the new Commerce Union Bank in August 2006 and led its organic growth as CEO until it merged with Reliant Bank in 2015. Following the merger, DeBerry served as chairman/CEO of the bank's holding company, Commerce Union Bancshares Inc. DeBerry was active in the Tennessee Bankers Association, serving on the Association's board, chairing the Government Relations Committee, and chairing *The Southeastern School of Consumer Credit*. DeBerry has served on several civic and community service organizations including the PENCIL Foundation and the Boy Scouts of America, among others.



LARRY M. HAGGARD
*Wayne County Bank
Waynesboro*

On July 1, 1974, Larry M. Haggard began his banking career at Wayne County Bank. Haggard was hired as branch manager of the Collinwood office in 1975, director in 1985, and president and board chairman in 1994. He retired in 2012 and remains board chairman. The Waynesboro native was instrumental in the growth of Wayne County Bank from \$10 million to \$285 million when retiring, helping lead expansion from two locations to six. He currently serves as trustee for all Wayne County Medical facilities, and chairman of Wayne Medical Center board of directors. The "Anytime Santa Fund," a supporter of DCS Wayne County foster children, has been a passion for more than 40 years. He is a member of Philadelphia Baptist Church, serving as deacon chairman and treasurer.



JAMES S. (SAM) SHORT
*Southern Bank of Tennessee
Mt. Juliet*

Smyrna native James S. (Sam) Short began his storied career in 1973, working for First National Bank of Rutherford County.

Short served as vice president and lender at several Middle Tennessee banks before founding two de novo banks, First Bank & Trust (1989) and Bank of the South (2001). In 2012, he was one of the organizers for the acquisition and charter relocation of Southern Bank of Tennessee, where he serves as president and director. Short was active in the Tennessee Bankers Association, serving as trustee of the Independent Bankers Division, and chairman and trustee of *The Southeastern School of Commercial Lending* and *The Southeastern School of Advanced Commercial Lending*. Short has been active in various civic and community organizations, including of the Mt. Juliet Chamber of Commerce, Mt. Juliet Council of Economic Development, Twin City Kiwanis Club, and Heart Fund Drive.



DEBBIE COLE SMALL
*Ashland City
Community Bank & Trust*


Debbie Cole Small, a native of Brentwood, began her banking career in 1979.

During a career that led her to stops at U.S. Bank, N.A. and Cheatham State Bank, she earned the president and CEO title at Community Bank & Trust, making her one of the first female chief executive officers in Tennessee State banking. Small was active in the Tennessee Bankers Association, serving on the TBA board, president of the Young Bankers Division, and longtime involvement of the Association's *CEO Forum*. She was originally appointed by Governor Phil Bredesen and reappointed by Governor Bill Haslam to serve on the State of Tennessee Building Finance Committee. Other civic appointments include the Cheatham County Joint Economic and Community Development board and the Pleasant View Business Action Committee.



ROBERT T. VANHOOSER
*Lebanon
Wilson Bank & Trust*

Lebanon-native Robert T. VanHooser spent more than 69 years in the financial industry, most of it taking place in his hometown.

VanHooser began his career on August 25, 1947 with Commerce Union Bank, and then spent 39 years with Lebanon Bank. He then joined the Wilson Bank & Trust on January 1991, where he stayed until his retirement as a member of the board. A pillar of the community, VanHooser has served on a number of local boards, including Lebanon Wilson County Chamber of Commerce, Wilson County Jaycees, Lebanon Lion's Club, and Water and Wastewater Authority of Wilson County. 



LEFT: The 2017 *Leaders in Banking Excellence* inductees were Sam Short, Tim Amos, and Larry Haggard (back row), and Robert VanHooser and Debbie Cole Small (front row).

BELOW: Ron DeBerry was not in attendance for the ceremony but was able to visit the TBA office to receive his plaque.

BELOW LEFT: The event welcomed Congressman Diane Black who addressed the attendees and thanked them for their contributions to the state.









The background of the top half of the page is a lush green golf course. In the foreground, on the left side, there is a black microphone on a stand, partially visible. The text is overlaid on the right side of this image.

A career worthy of the Hall of Fame... and he's not done yet

As Commissioner of the Tennessee Department of Financial Institutions, Greg Gonzales goes to bat for Tennessee bankers each and every day.

As a child growing up in the small town of Baxter, Tenn., just west of Cookeville, Greg Gonzales fell in love with history and spent hours reading about great American leaders—presidents, governors, legislators—and imagining himself growing up to be a lawyer and working for government.

Even as a third-grader, he was setting a goal to become a public servant, to help shape policies, to become a leader.

He's done just that, not only rising through the ranks at the Department of Financial Institutions during a 31-year career to become commissioner, but also being appointed in 2016 to the State Liaison Committee of the Federal Financial Institution Examination Council. And in May, Gonzales was elected chairman of the SLC by his fellow committee members, which got him a seat as a voting member of the FFIEC.

Being named SLC chairman is a significant honor for Gonzales; it's also a great opportunity for Tennessee bankers to have more input into the way regulation is considered and established.

Continued on next page

The FFIEC and SLC

Congress established the council as part of the Financial Institution Regulatory & Interest Rate Control Act of 1978 to provide uniform principles, standards, and report forms for federal regulatory agencies in charge of examining financial institutions. In a nutshell, the council was created to take the mandates of Congress and ensure they are implemented consistently when it comes to regulatory examinations and compliance.

The FFIEC initially was comprised of representatives from the Federal Reserve, FDIC, Comptroller of the Currency, and the National Credit Union Administration. Later, the State Liaison Committee was created to provide input and feedback from state regulatory agencies with the SLC chairman becoming a voting member of the council. (The FFIEC now also includes a representative of the Consumer Financial Protection Bureau).

"Initially, the FFIEC was constituted for the purpose of coordinating regulation among the federal agencies, and the SLC was added later to allow for coordination between federal and state regulators from an exam and supervisory standpoint," Gonzales said.

"As a voting member on the council, I'm representing my fellow commissioners in terms of how we can coordinate regulation in a way that is efficient and productive for banks and other regulated financial institutions in the United States, but I also need to hear from bankers on what

they think about a variety of issues. That allows me to pass along to the council some real-life examples of how certain regulations are affecting banks, and that's very important."

Gonzales was appointed to the SLC by the Conference of State Bank Supervisors (CSBS), joining appointees from the American Council of State Savings Supervisors and the National Association of State Credit Union Supervisors and two who are selected at-large by the FFIEC. Members of the SLC are appointed to two-year terms, which may be extended to a second consecutive two-year term. The committee's chairman is elected by SLC members for a one-year term and can be re-elected for additional terms.

"Under Commissioner Gonzales' leadership, state regulators will have an advocate for common-sense approaches to supervision and be able to work with their federal counterparts to implement them," said John Ryan, CSBS president and CEO.

Adding Color to the Data

The SLC meets quarterly, as does the FFIEC, and Gonzales has only chaired one meeting; but much of the committee's work is done on frequent conference calls among its members, and two issues have emerged as priorities: streamlining call reports to reduce the burden on community banks; and providing relief for smaller banks in primarily rural areas regarding the requirement to have certified appraisers perform appraisals of property for certain loans. Another

5 Questions with Gonzales

What are some of your earliest memories about growing up in a small town?

I was born in Cookeville and I grew up in Baxter, Tenn. I helped my grandfather plant crops in his "small garden"; I remember his friend coming in with a mule and plowing the field in preparation for me to help plant. I also remember picking up hay bales that were a lot bigger than me and trying to get them into a truck. My first paying job was on a road crew for the Putnam County Highway Department where I rode in the back of a truck into the back roads of the county with grizzled men who were not happy I am sure to have to rely on a 15 year old to get the hard work done.

I walked everywhere. The baseball field was just on the other side of the field we planted. Church was across the street. The elementary school was catty-corner from our house and the high school was just a block away.

I'm a big baseball fan, and my first recollection of dealing with a community bank was being on a Little League team sponsored by the local Citizens Bank. That's what commu-

nity banks are all about – they make dreams happen for people. I was able to play baseball because a bank felt it was worthwhile for me to do that.

Do you still get out and play, maybe on the department's team?

Oh no, no – I wish I could. I do go to batting cages every once in a while, but I'm not hitting fast balls these days. One hobby I have is collecting autographs from members of the Baseball Hall of Fame on official MLB baseballs. I've been going to Cooperstown every summer for past eight years and I've been able to get in private events and get access to players through an acquaintance. I have autographs of 131 of the 300 members of the Hall of Fame, and all of the living ones except one (Carl Yastrzemski). When I was about 15, my brother and I got autographs from Roberto Clemente after a game the summer before he died. We were so hurt when we heard the news but are so blessed to have met him once. He was so kind and patient with us.

major project that will be taking shape later this year will be a review of the exam process and what can be done to modernize it.

"The FFIEC has already put out a new call report form, and a number of community banks have started using those forms. We are starting to get feedback from those banks, and we will be doing more work on the call reports as we go forward. Banks expect more work to be done, more streamlining, so that's an evolving issue.

"On the appraiser issue, one of the questions that has come up at the council level is that some institutions around the

country, particularly rural banks, have difficulty accessing certified appraisers on a timely basis," Gonzales said. "So we are working right now on whether relief can be provided to those banks and how that would work.

"The question is, if you seek temporary waiver relief, you would have to show there is a scarcity of certified appraisers in your area. There is no guidance as to what evidence would be acceptable. We may simply need to get a bank request filed and then see where we stand."

Those two issues are good examples of where Gonzales is looking for feedback from Tennessee bankers—both

Continued on next page



You are a Cubs fan. How good was last year?

Well, it was about time. I had been through 50 years of futility and frustration. My bio on the department's website states I have rooted for the Chicago Cubs since the 1960s which has taught him great life lessons in perseverance. After last year I was able to add "... and that loyalty is eventually rewarded."


What's something you are proud of accomplishing at the department?

We have a Commissioner's Academy that we put our staff through on an annual basis – some are examiners, lawyers, accountants, and support staff. We have great technicians, as do the federal agencies, but we want to make sure we focus on leadership development and that our staff understand our mission, philosophy and values. Without that understanding, great technicians can do more harm than good. It is not enough to be technically strong. We must have department examiners, lawyers and others that

clearly understand the big picture and what we are trying to achieve. This is a big focus of Governor Haslam's approach to government. It's another level of trying to ensure we have a regulatory balance by ensuring safety and soundness and also allowing banks to contribute to economic progress. I thank Governor Haslam for giving us tools like leadership development, mobile working, and support for examiner salaries which have done so much to support our mission. We also thank the TBA and the industry for supporting improvement in the department.

How do examiners balance the line between becoming too friendly and too adversarial at the banks they are examining?

I think it is critical to develop relationships with the people you are regulating. I find it easier to deliver difficult news to someone I've known or have a relationship with than to someone I don't have any relationship with. It gives you more credibility in your message, and it makes it easier to let them know you are looking after their best

interests. This is why I want to visit every bank board in its own board room. It's like with doctors; you want them to tell you exactly what is wrong, not cover it up to make you feel better. You don't want a doctor to say that you don't have an illness, that you are going to be fine, when you are actually quite ill. But we also want doctors who can empathize with their patients. Who demonstrate that they are working for their patients. This is harder work but it produces better results. I find it much easier to deliver tough news when you have built that relationship. I know some regulators have told me that they don't feel comfortable with creating relationships because they feel they can't be objective, but I think that if you don't take the time to understand the banker and the environment then you can't come close to understanding the intangibles that affect banks. You cannot have a partnership if you do not know your partner, and we think our success is dependent on having a partnership with the industry. We will continue to ask our staff to do the hard work. 

state-chartered and federally chartered—to add color to the numbers.

“Federal regulators have a lot of data about a lot of issues,” he said. “What the State Liaison Committee brings to the council is to say—on all this data you have throughout the country, let us give you some examples of how bankers deal with certain issues, or how regulations impact certain banks, about how banks have to deal with regulation in order to serve their community and their customers. We are getting very specific anecdotes on how regulations affect banks, and this helps the entire council understand the impact of regulation on community banks.”

Gonzales wants to hear from Tennessee bankers on an ongoing basis, something that was his hallmark as commissioner before being appointed to the SLC and getting a seat at the FFIEC. “Pick up the phone and call me. Send me an email. Talk to me at events or meetings and conferences. Don’t wait for me to ask if you have something on your mind or something specific to tell me.”

The TBA has also been helpful to Gonzales in getting member feedback. “I’ve been able to add questions to surveys sent to TBA members, which is what we did on the appraiser issue. Our department has a strong partnership with the TBA and that partnership has been so helpful to the banking industry and the people of Tennessee. I also want to emphasize that I’m interested in hearing from national banks as well as state banks. I’m not their regulator, but if we are to have a strong banking industry in Tennessee then we must support all banks. I have had some bankers with national banks reach out to help me and I encourage others to do the same. That helps me to deliver an even stronger message in Washington.”

Finding ‘Happy Balance’

“In general, we are trying to tell the story of community banking on every issue,” he said. “If we can provide color to the broad national picture being discussed around the table, that is extremely valuable and the council sees it as valuable. Anything I can relate that puts flesh and blood on what otherwise could be considered simply technical issues is a great benefit.”

The leadership changes in Washington over the past year are bound to have some effect on regulation, Gonzales says, but how that will play out remains to be seen.

“Certainly the election last November has caused some anticipation that there will be changes over time,” he said. “We are going to see changes on the FFIEC over the next year with a transition in leadership of the federal agencies represented. It will be interesting to see what these changes will mean. Will there be a change in philosophy and attitude? As these changes occur, we want to make sure the state views are well represented.

“My hope is that we find a happy balance between ensuring safety and soundness and allowing banks to contribute to economic development and progress. That is the mission we have in this department, and one that my fellow banking commissioners share.”

Gonzales says one of the biggest issues in providing

My hope is that we find a happy balance between ensuring safety and soundness and allowing banks to contribute to economic development and progress. That is the mission we have in this department, and one that my fellow banking commissioners share.



regulatory relief for community banks is where the line is drawn. There are banks that are larger than most traditional community banks that still need relief, he says, “and rather than coming up with an arbitrary line based on assets like \$1 billion, it would be more appropriate to look at the indicators of what a community bank typically is, and then look at some banks that are larger than \$1 billion that may have the same characteristics of the typical community bank.”

TBA President Colin Barrett says it is important for Tennessee bankers to take advantage of Gonzales’ position on the State Liaison Committee and the FFIEC. “The commissioner has always been really good at building relationships with bankers so that they feel at ease in giving him their views, and it is very positive for the industry that he is in a position to take those views to Washington. I hope everyone will help him tell our story as we seek relief from the regulatory burdens that have grown over the years.”



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Q&A with Bill Yoder

*Chairman, Independent Bankers Division, Tennessee Bankers Association
President & CEO, Southern Community Bank, Tullahoma, Tenn.*

Bill Yoder is the 2016/2017 chairman of the TBA's Independent Bankers Division. Yoder serves as the president & CEO of Southern Community Bank, which is headquartered in Tullahoma with additional offices in Huntsville, Murfreesboro, and Chattanooga. The bank has \$250 million in assets and was founded in 2005 as The Bank of Tullahoma.

Q. Who has influenced you most during your banking career?

There are three people who come immediately to my mind. Joanne Jackson was my branch manager when I was a brand-new loan officer. It was 1990, and there were many customers still struggling from the recent recession. She taught me the right way to lend money. Lee Stewart was my boss when I was a new district manager and my first time to manage a large group of folks. I learned patience and perseverance from him. Another person who was very influential to me was Mike Robbins. He was my boss for quite a number of years with U.S. Bank. He taught me how to handle change and to accept the things I wasn't going to change. I have been blessed with these and many other great mentors through the years.

Bill Yoder (back, center) visited Rep. Diane Black with attendees of the 2016 TBA Washington Conference.

PHOTO: TYLER NELSON



Q. You've been a part of the Tullahoma market for more than 20 years. How have you seen it evolve during your career?

Certainly there have been many changes in the competitive landscape during my time here in Tullahoma. The proliferation of technology has probably had the most impact. The number of transactions done in the branch are fewer today even though we are a much bigger office in terms

of deposits. Also, our colleagues and competitors have evolved over the years. Probably the biggest change was when Southern Community Bank and First Vision Bank of Tennessee opened on the same day in November 2005. I know of no other community, big or small, that had two de novo banks open on the same day. Fortunately, we have both been successful.

Q. One of the topics on this year's Independent Convention program touches on a hot topic in all industries today—the presence of four generations in the workplace. What do you see as a benefit that banks can derive from this mix of demographics?

I believe it can only be beneficial to have various perspectives and viewpoints represented. Personally, I am looking forward to this presentation.

Q. Another topic featured on the program is cybersecurity, and Wesley McGrew, Director of Cyber Operations at HORNE Cyber will undoubtedly scare us all with his presentation titled "How to Hack a Bank." What is your bank's approach to technology and cybersecurity, and where do you see the trend going for the next 10 years?

As much change as we have seen in technology since I started my banking career, it will be quite interesting to see how banking services are delivered in 10 years. Certainly, cybersecurity will only continue to grow in importance.

Q. The Independent Division Board also oversees the Bank Directors Retreat, which features an opening reception at the Country Music Hall of Fame. Along those lines, if your bank started a band, what would be your role/instrument of choice?

What a great question! It would have to be the bass player or the drummer, keeping everyone together and in rhythm. 🎸

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Membership Meetings made seven stops across the state

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This August, TBA Chairman Lee Moss, Franklin Synergy Bank, Franklin/Murfreesboro, joined Tennessee Bankers Association staff traveling across the state for seven Membership Meetings.

Nearly 500 TBA members and associate members were in attendance to learn about Association initiatives in the areas of government relations, easing of regulatory burden, and more.

The luncheons began with Moss welcoming attendees and thanking them for their tremendous engagement with the Association.


Stacey Langford, senior vice president of membership, highlighted TBA's newest partner, Evolve Valuation Compliance Services for in-house, regulatory compliance evaluations. Langford discussed the value TBA's Endorsed Partners provide in support of TBA's membership and advocacy efforts.

Amy Heaslet, senior vice president/general counsel, addressed TBA's most recent government relations success at the state legislature, passage of the Elderly and Vulnerable Adult Financial Exploitation Prevention Act. The Act, which went into effect July 1, 2017, provides bankers with new tools for protecting their elderly customers from scams. The tools include the ability to hold or delay a transaction and refuse to accept an authorized power of attorney.

Heaslet also discussed the 2018 elections and how high turnover in the State House, State Senate, and in Tennessee's Congressional Delegation will bring a new era of Tennessee politics, making banker involvement in TBA government relations more important than ever.

TBA president and CEO Colin Barrett closed the meetings discussing how the Association is adapting to the changing landscape of the industry and focusing on talent development. Barrett highlighted the TBA's efforts working hand in hand with deans of

banking from universities across the state to develop an internship network matching banks with the high-quality banking and finance students being produced by Tennessee's universities.

Barrett also provided members with a Washington outlook expressing expectations for passage of both regulatory and tax reform legislation, along with optimism for regulatory relief resulting from leadership transitions at the federal regulatory agencies. 





LEFT: TBA Chairman Lee Moss and Keith Potts of sponsor Harland Clarke.

BOTTOM LEFT: TBA Senior Vice President/ General Counsel Amy Heaslet, TBA President/ CEO Colin Barrett, and Congressman Chuck Fleischmann in Chattanooga.

PHOTOS BY
TYLER NELSON and
STACEY LANGFORD











LEFT: Sponsor Steve Shelton of ServisFirst Bank with ReliantBank's Alan Mims and TBA Director DeVan Ard in Nashville

Compliance Conference teaches attendees to navigate the compliance roadmap

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The 2017 Compliance Conference, which took place August 29 and 30, at the Franklin Marriott Cool Springs, showed attendees the information, tools and support their organization needed to navigate compliance flawlessly.

The 7th annual event featured David A. Dickinson leading a discussion on the 2018 HMDA bank and transaction coverage requirements, and Rod Alba offering guidance on what is taking place in Washington and how it is set to impact their bank.

Attendees also took the opportunity to hear from a regulatory panel, featuring Chris Finnegan, FDIC, Marvin Cure, Office of the Comptroller of the Currency, and Rachel Webster, Federal Reserve Bank of Atlanta.

The conference is TBA's largest annual gathering of compliance officers from around the state.

Make plans to attend next year's Compliance Conference on August 14 and 15, 2018. 





ABOVE: TBA Compliance chairman Tina Cline, speaker Michael Anderson, and Ro Owens of First Century Bank, Tazewell.

PHOTOS BY
TYLER NELSON









Answering customers' top 3 questions about e-signatures



PEM GUERRY
Executive Vice President,
SIGNiX

ABOUT THE AUTHOR

Pem Guerry is executive vice president of SIGNiX, a leading cloud-based digital signature solution provider designed to meet the strict security and compliance needs of federal agencies and highly regulated industries.

As society has grown more accustomed to digital processes, more people have come to expect the ease and speed associated with conducting business online.

We can do most things digitally now, from shopping to communicating, researching, and more. Banks have even joined the digital scene by offering online portals for their customers to access accounts, transfer money, and deposit checks. In fact, 67 percent of 18-29 year olds and 58 percent of 30-44 year olds report using mobile banking, according to the Federal Reserve.

But when a signature is needed, for a loan application or other bank document, financial institutions and their customers must return to paper—causing a disruption in the digital momentum.

That's where e-signatures come into play.

More banks are choosing to adopt e-signatures and incorporate them in their workflows. And customers appreciate the tremendous benefits that e-signatures bring, including convenience, efficiency, cost savings, and security.

But as with any new tool or technology, there is hesitancy to adopt something that could require time to learn and integrate. Plus, some banks may not know how their customers will respond or how to answer some of their questions. But there is good news: we've taken the guesswork out of it by gathering bank customers' most common questions and providing answers to give you confidence in making the switch to e-signatures:

1. Is my information secure?

Banks handle highly sensitive, valuable information, so it's no surprise that one of the first questions most bank customers ask is, if their information will be protected. With Independent E-Signatures™, customers are assured that their digital information is safe. The technology behind SIGNiX's e-signatures includes automatic data encryption, which prevents the information from being read by unintended parties, and it ensures that the e-signature cannot be copied or attached to another message.

Additionally, e-signatures employ certain identity verification methods to make sure authorized users are the only ones that can access and sign documents. The signatures also include tamper-evident technology, which indicates if unauthorized changes have been made to the document and can alert you to look for any potential fraudulent activity. This technology is in force from the start of a transaction, and each signature and initial receives a tamper-evident seal at the time of signing. For additional security, a tamper-proof seal can be applied to a document to turn off all future editing capabilities, giving you further peace of mind that the final document maintains its integrity and validity.

Each digital document is also accompanied by a comprehensive audit trail, known as TotalAudit™, which tracks each step of the signing process and records vital information, such as the date and time of signing and the IP address of the signer. This allows you to see the progression of the signing process, from start to finish, and what actions took place when.

2. What if someone tries to sign in my place?


Maintaining one's privacy and identity is arguably more important today than ever before. One of the most essential features of an e-signature is that it requires identity verification before signers can access a document. Multi-factor authentication is a security process that requires signers to verify their identity at least two ways. The process combines something you know with something you have or with something you are. The most common multi-factor authentication methods combine email authentication with SMS (text message) verification or knowledge-based authentication. With SMS verification, also known as two-step verification, the signer receives a one-time passcode via text message that he must input to be authenticated and access the document. With knowledge-based authentication, the signer must correctly answer a number of questions about himself based on information found in public records.

Requiring at least two layers of identity authentication greatly reduces the risk of an unauthorized user accessing sensitive documents.

3. How will using e-signatures save me time?

Banks handle a lot of paperwork, so anything to make the paper-pushing process more efficient for both staff and customers is a win-win. By introducing e-signatures, banks can transition their workflows from paper to digital—streamlining tasks and minimizing the amount of paperwork they must handle. With e-signatures, customers are no longer required to drive to a bank branch to physically sign paperwork, nor do they have to print, sign and scan or mail a document. Customers can sign forms, such as loan applications or new account documents, remotely—freeing their time and energy to be spent elsewhere.

Bank staff will also spend less time handling paper documents, including printing, packaging, mailing, and storing. By making their work more efficient, they'll have more time and resources to dedicate to customer service.

As banks consider making the transition to e-signatures, it's important to consider how customers will respond. By preparing yourself to answer their questions, you'll help them recognize the benefits and feel more comfortable as you adopt this new technology. 

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More banks turn to captives to enhance enterprise risk management



JOSH MILLER
Chief Executive Officer,
KeyState

ABOUT THE AUTHOR

Josh Miller joined The KeyState Companies in 1993. He received his B.A. in Economics and Foreign Affairs from the University of Virginia. Josh serves on the executive committee of the Board of Public Education Foundation, the Board of Advisors of the Las Vegas Chamber of Commerce, the Board of the Nevada Captive Insurance Association, and is actively involved in legislative efforts that affect Nevada businesses.

For more information on KeyState's Bank Captive Program, contact Josh Miller or Hillary Frei at 702-598-3738.

As financial institutions continue their focus on managing risk across their organizations, many have implemented captive insurance companies as a key component in identifying and funding for those risks not currently covered through their commercial insurance program.

A captive allows a bank to expand its coverage over and above its commercial policies and improve its overall risk profile. The captive structure augments the commercial policies, allows a bank to self-insure deductibles, increases coverage levels on existing policies (excess layers), fills the gaps (exclusions and sub-limits) in coverage, and identifies other risks to insure where commercial insurance is not available to the bank.


Typical coverages in a bank captive include property, pollution, crime, workplace violence, cyber, reputation, D&O, and employment practices. Again, banks keep their commercial insurance policies in place but use the captive to augment their coverage. Beyond this, many banks face unique risks, so each program is custom tailored to meet a bank's particular risk profile. Unique coverages that can be added to a bank's captive (whether augmenting an existing commercial policy or serving as a primary coverage) include accounts receivable fraud, vendor single interest, and crop/agriculture lending catastrophic loss coverages. For larger banks that self-insure their employee benefits, the captive offers an opportunity to insure a layer of risk below where their stop loss coverage attaches.

In addition to the benefits received from en-

hancing the bank's risk management process and providing options and flexibility, a bank has an opportunity to achieve an annual underwriting profit, which they retain. Financial institutions can see an annual increase to EPS of up to 1-3 percent per year, depending on the amount of coverage written through the captive and the claims experience.

Not all banks are ideal candidates for the program. Our program focuses on financial institutions that have a holding company and \$500 million to \$10 billion in total assets. An institution also needs to have good earnings and strong capital levels.

KeyState's Bank Captive Program is the largest bank captive program in the country and has seen strong growth over the past four years. The program began in December 2012 with six banks. As of the second quarter of 2017, more than 70 banks have put the structure in place. KeyState has introduced the Captive Program to banks by partnering with state bankers associations throughout the country. Twenty-seven state bankers associations, including the Tennessee Bankers Association, have endorsed KeyState's Bank Captive program.

Since the endorsement in late 2015, three banks in Tennessee have joined the program, and several others are considering the program. One benefit to Tennessee banks that form captives is that they can form the captive in Tennessee. Tennessee is one of the leading captive insurance domiciles in the country, and the Division of Insurance is very pleased that Tennessee banks can license their captives in their home state. 

TBA TAILGATES

The Tennessee Bankers Association and Young Bankers Division

Invite You to our Tennessee Tailgates!

Get ready for kickoff with food, drinks and pregame celebration!



SouthEast
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UT vs. Georgia
Saturday, September 30
Neyland Stadium
Game time TBD

Sponsored by SouthEast Bank

The tailgate will begin 3-4 hours prior to
kick off in the Circle Park Drive grassy area
behind the torch bearer.



BAKER DONELSON



Titans vs. Bengals
Sunday, November 12
Nissan Stadium
Noon Kickoff

Sponsored by Baker Donelson

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

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

LEADERSHIP LUNCHEONS

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

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

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Personal Economics Program Awards luncheon

Banks and bankers honored for consumer education efforts

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Awards Presented by



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

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

From June 1, 2016, the beginning of the “PEP year,” through May 31, 2017, bankers in Tennessee reached more than 156,887 people through more than 5,518 presentations to students from kindergarten through college, civic, and business organizations, seniors groups, and other consumers to help them understand personal money management, the wise use of credit, identity theft, predatory lending, and other such issues.

More than 50 awards and certificates were announced during a special ceremony at the TBA's *Leadership Convention* held in Nashville, Tenn., on April 24, 2017. The PEP awards, sponsored by the First National Banker's Bank, are one way of bringing public recognition and awareness of the contributions these bankers make to their communities.

2016-2017 PEP Bank of the Year

First Citizens National Bank, Dyersburg, received 2016-2017 PEP Bank of the Year. This award encompasses activity and programs banks participated in during the current PEP

year. In selecting an award winner in this category, the PEP Committee of the Young Bankers Division considered the following components: original presentations/programs, leadership, creativity, public relations, and results.

2016-2017 EverFi Banker of the Year

Tennessee's 2016-2017 EverFi Banker of the Year was presented to Angie Wilson, Centennial Bank, Trezevant. This award honors one banker who has used the EverFi learning platform to have an outstanding impact on financial literacy efforts within their community and schools. In selecting the award winner in this category, EverFi considered the following components: abilities in generating positive relationships within the schools, active participation in the success of the program throughout the year with general and hands-on engagement, leadership, positive press, and results of the program.

Top PEP Banker/Grand Division Awards

The Grand Division Awards are presented to the banker in each division of the state who makes the most presentations concerning financial literacy during the PEP year. The 2016-2017 Grand Division Awards went to:

- Top PEP Banker for East Tennessee—Diane Riggs, Community National Bank, Dayton
- Top PEP Banker for Middle Tennessee—Dianne Butler, Wayne County Bank, Collinwood
- Top PEP Banker for West Tennessee—Lisa Williams, BancorpSouth Bank, Dresden

Continued on next page

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1. First Citizens National Bank, Dyersburg, received the 2016-2017 PEP Bank of the Year award. Employees on hand to accept the award were Brooke Regen, Kristol Sentell, Sydney Ball, and Danielle Williams. **2.** Angie Wilson of Centennial Bank, Trezevant, received the 2016-2017 Everfi Banker of the Year award. Liz Malugen of award sponsor EverFi presented the award. **3.** Diane Riggs, Community National Bank, Dayton; Dianne Butler, Wayne County Bank, Collinwood; and Lisa Williams, BancorpSouth Bank, Dresden, receive their Top PEP Banker awards for their region. **4.** Award sponsor First National Banker's Bank representative Charles Morris presented the Teach Children to Save award to Faye Stubblefield of The Farmers Bank, Portland. **5.** Tyler Edgeman and Joe Waters were on hand to receive First Volunteer Bank of Chattanooga's Get Smart About Credit Award, pictured with TDFI Commissioner Greg Gonzales who presented at the ceremony.

PHOTOS BY TYLER NELSON



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1. Diane Riggs, Dianne Butler, and Wonda Turnbo received the Golden PEP Banker award. 2. Several bankers were on hand to receive the Certificate of Bank Dedication on behalf of their institution. 3. Janet Wilkerson, David J. Miller, Judy McAlpin, Lisa Williams, Kristol Sentell, and Tyler Edgeman received their Certificate of Banker Dedication award pictured with FNBB's Charles Morris.

Teach Children to Save Award and Get Smart About Credit Award

Teach Children to Save and Get Smart About Credit are two nationwide consumer education initiatives established by the American Bankers Association. Save Day, held in April, focuses primarily on younger students and instills in them the need and desire to save by helping them differentiate between "wants" and "needs." For Credit Day, held in October, bankers work with young people, particularly teenagers and college students, on the importance of managing credit wisely. The Teach Children to Save Award and Get Smart About Credit Award recognize the banks that made the most presentations in conjunction with each of these national financial literacy initiatives.

This year's Teach Children to Save Award went to The Farmers Bank, Portland. This year's Get Smart About Credit Award went to First Volunteer Bank, Chattanooga.

Golden PEP Banker Award

The TBA presented the Golden PEP Banker Award to individual bankers who completed 75 or more presentations between June 1, 2016, and May 31, 2017. This year, 10 bankers earned this distinction:

- Diane Riggs, Community National Bank, Dayton—385 presentations, 4,400 contacts
- Dianne Butler, Wayne County Bank, Col-linwood—298 presentations, 1,749 contacts
- Patsy Hill, Wayne County Bank, Col-linwood—290 presentations, 1,693 contacts
- Wonda Turnbo, Wayne County Bank, Waynesboro—214 presentations, 6,521 contacts
- Dorothy Howell, Wayne County Bank, Waynesboro—204 presentations, 6,300 contacts
- Kay Martin, Wayne County Bank, Col-linwood—200 presentations, 1,194 contacts
- Linda Turner, Wayne County Bank, Col-linwood—200 presentations, 1,194 contacts
- Elizabeth Teeftaller, Wayne County Bank, Waynesboro—194 presentations, 6,165 contacts
- Holly Floyd, Wayne County Bank, Waynes-boro—156 presentations, 5,573 contacts
- Stacey Brewer, Wayne County Bank, Waynesboro—152 presentations, 5,527 contacts

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

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

CERTIFICATE OF BANK DEDICATION

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

BANK, MAIN OFFICE CITY	BANKERS	PRESENTATIONS	
BANCORPSOUTH BANK, Jackson	4	79	
BANK OF LINCOLN COUNTY, Fayetteville	16	204	
CENTENNIAL BANK, Trezevant	5	24	
CITIZENS BANK, Carthage	8	32	
CITIZENS BANK, New Tazewell	2	50	
COMMERCIAL BANK & TRUST CO, Memphis	5	69	
COMMUNITY FIRST BANK & TRUST, Columbia	2	26	
THE FARMERS BANK, Portland	37	120	
THE HARDIN COUNTY BANK, Savannah	4	15	
FIRST CITIZENS NATIONAL BANK, Dyersburg	12	55	
FIRST VOLUNTEER BANK, Chattanooga	9	51	
MACON BANK AND TRUST COMPANY, Lafayette	3	18	
SEVIER COUNTY BANK, Sevierville	6	28	
WAYNE COUNTY BANK, Waynesboro	11	661	
WILSON BANK & TRUST, Lebanon	105	971	

CERTIFICATE OF BANKER DEDICATION

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

BANKER, BANK, CITY	PRESENTATIONS	CONTACTS
HANNAH AGOSTINO, Wilson Bank & Trust, Smyrna	32	592
LORI ALTMAN, Wilson Bank & Trust, Mount Juliet	15	565
KELLY AYLOR, Wilson Bank & Trust, Watertown	17	301
DAVID BAKER, Wayne County Bank, Waynesboro	40	1,211
DEBORAH BANE, Wilson Bank & Trust, Carthage	18	533
MEGAN BOYD, Wilson Bank & Trust, Hermitage	16	296
KATHERINE BRISON, Wayne County Bank, Collinwood	53	242
KAYE CANTRELL, Wilson Bank & Trust, Mount Juliet	15	218
KENDRA CATO, Wilson Bank & Trust, Hartsville	16	1,217
TIFFANY CHURCHMAN, Wilson Bank & Trust, Hartsville	15	1,175
STEPHANIE COBLE, Bank of Lincoln County, Fayetteville	22	524
CRYSTAL COMPTON, Wilson Bank & Trust, Lebanon	16	478
LORRI COOKE, Wayne County Bank, Clifton	40	1,211
LISA CULBREATH, Wilson Bank & Trust, Carthage	21	466
LINDSEY DUVALL, Wilson Bank & Trust, Nashville	17	256
TYLER EDGEMAN, First Volunteer Bank, Chattanooga	26	530
BRENDA ENOCH, First Citizens National Bank, Dyersburg	32	32
JESSIE FITTIN, Wilson Bank & Trust, Lebanon	17	117
CINDY FITZGIBBONS, Wilson Bank & Trust, Hermitage	15	106
KATIE GOOCH, Wilson Bank & Trust, Hendersonville	18	179
RONDA GRAH, Wilson Bank & Trust, Mount Juliet	15	578
SHEILA GREWING, Wilson Bank & Trust, Lebanon	66	3,163
LORI HALEY, Wilson Bank & Trust, Lebanon	16	381
LESLIE HAMLIN, Bank of Lincoln County, Fayetteville	21	199
ASHLEE HAMMIRICH, Wilson Bank & Trust, Lebanon	18	225
MELISSA HARRIS, Wilson Bank & Trust, Hermitage	22	336
SHELBY HEATH, Wilson Bank & Trust, Murfreesboro	28	514
PAUL HENRY, Citizens National Bank, Sevierville	20	150
JENNIFER HONEA, Wilson Bank & Trust, Nashville	16	227
LAGAY HORTON, Bank of Lincoln County, Fayetteville	45	424
JENNIFER KEATON, Wilson Bank & Trust, Smithville	16	794
SAMANTHA KIRBY, Wilson Bank & Trust, Carthage	15	320
JESSICA LAYNE, Bank of Lincoln County, Fayetteville	33	263
AMIE LIGON, Wilson Bank & Trust, Lebanon	17	774
KATHRYN LOVE, Citizens Bank, New Tazewell	42	482
NIKKI LOWDER, Wilson Bank & Trust, Hendersonville	42	373
CLARA MARLING, Wilson Bank & Trust, Lebanon	20	1,277
JUDY MCALPIN, BancorpSouth Bank, Dresden	38	567
SHANNON MCFARLIN, Wilson Bank & Trust, Murfreesboro	15	519
SUMMER MEARS, Wilson Bank & Trust, Gallatin	35	1,438
DAVID MILLER, Citizens Bank, Sparta	20	20
SONJA MONIZ, Wilson Bank & Trust, Gallatin	37	1,487
DEBBIE MOTLOW, Bank of Lincoln County, Fayetteville	27	538
LEANN OLIVER, Commercial Bank & Trust Co, Paris	18	145
KAREN OSMENT, Wilson Bank & Trust, Hermitage	18	76
SARAH PAGAL, Wilson Bank & Trust, Mount Juliet	18	574
CHRISTIE PATTERSON, Wilson Bank & Trust, Lebanon	16	1,036
WHITNEY PATTON, Wilson Bank & Trust, Smyrna	17	120
KELVIN PENUEL, The Farmers Bank, Portland	15	127
JESSICA REEDER, Wilson Bank & Trust, Lebanon	25	1,833
TEKA RIDDLE, Citizens National Bank, Sevierville	20	150
RENEE RODMAN, Wilson Bank & Trust, Mount Juliet	15	715
SARA SAMBORSKI, Wilson Bank & Trust, Lebanon	16	156
DIANNE SCROGGINS, Community First Bank & Trust, Columbia	21	601
AMBER SCURLOCK, Wilson Bank & Trust, Lebanon	17	684
KRISTOL SENTELL, First Citizens National Bank, Dyersburg	41	652
ROBNETTA SHERRILL, Wayne County Bank, Collinwood	64	264
HOLLY SISK, Bank of Lincoln County, Fayetteville	23	213
ALLISON SMITH, Wilson Bank & Trust, Lebanon	16	480
JESSICA SPRINGER, Citizens National Bank, Gatlinburg	20	150
COURTNEY STANSBURY, Citizens National Bank, Sevierville	20	150
JILL STOREY, Bank of Lincoln County, Fayetteville	18	419
FAYE STUBBLEFIELD, The Farmers Bank, Springfield	16	3,497
KATIE K. TEMPLETON, Bank of Lincoln County, Fayetteville	23	625
DAWN THREADGILL, Wilson Bank & Trust, Gallatin	33	338
KATHLEEN TURNER, Commercial Bank & Trust Co, Paris	33	644
KELSEY WEATHERFORD, Wilson Bank & Trust, Gallatin	17	234
TERESA WEY, Wilson Bank & Trust, Mount Juliet	16	898
JENNIFER WHITENER, Wilson Bank & Trust, Lebanon	27	2,712
JANET WILKERSON, Bank of Lincoln County, Fayetteville	31	680
LISA WILLIAMS, BancorpSouth Bank, Dresden	51	939
KARLIE WILSON, Wilson Bank & Trust, Murfreesboro	15	98
KAREN WITHERS, Wilson Bank & Trust, Mount Juliet	17	107
LYNN WOODARD, Wilson Bank & Trust, Gordonsville	50	1,120

The Southeastern School of Banking

Forty-one graduate from intensive school dedicated to developing the analytical skills and management techniques

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

The first- and second-year sessions met concurrently July 16-21, with 32 students enrolled in the first-year class and 41 graduating as the class of 2017 at the end of their second year.

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

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

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

Honors and Scholarship Recipients

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


- **Candace Colvard**, Mountain Valley Bank, Dunlap
- **Paul Henry**, Citizens National Bank, Sevierville
- **Keenan Dixon**, Wilson Bank & Trust, Lebanon
- **John Michael Prentice**, The Hardin County Bank, Savannah

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

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

2017 TSSB Enrollment

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

The 2018 concurrent year I and year II sessions are scheduled for July 15 to 20. If you would like more information on TSSB or any of TBA's three Southeastern Schools of banking, please visit TNBankers.org or contact Susan Taylor, CMP, via email at staylor@TNBankers.org, or by phone at 615-244-4871. 

2017 TSSB YEAR TWO GRADUATES

JILL ALLISON, First Bank of Tennessee, Dayton
MARY BETH BALLHAGEN, Community Bank, Lexington
TINA BARNWELL, First National Bank of Tennessee, Crossville
BRANDON BRIDGES, First Advantage Bank, Clarksville
DUSTIN CALLAHAN, First Century Bank, New Tazewell
*** CANDACE COLVARD**, Mountain Valley Bank, Dunlap
RYAN COURTNER, Foundation Bank, Jackson
*** KEENAN DIXON**, Wilson Bank & Trust, Lebanon
AMANDA ELMORE, First National Bank of Tennessee, Crossville
SHELBY GREGORY, Citizens Bank, Hartsville
ALLIE HAGGARD, Wayne County Bank, Waynesboro
JAMES HAHN, Peoples Bank of East Tennessee, Madisonville
**** JAMIE HARRINGTON**, The First National Bank of Middle Tennessee, Murfreesboro
*** PAUL HENRY**, Citizens National Bank, Sevierville
TY HILL, Peoples Bank, Clifton
CANDACE HORN, Decatur County Bank, Parsons
MICHELLE HUNTLEY, The Bank of Waynesboro, Lawrenceburg
JENNIFER JOHNSON, Mountain Valley Bank, Dunlap
RENEA JOHNSON, First Century Bank, Sneedville
DANA KNIGHT, Citizens Tri-County Bank, Tracy City
CLIFFORD MAHALA, Farmers State Bank, Mountain City
JARED MCCULLOUGH, First Commerce Bank, Lewisburg
DAVID MCGEE, First Community Bank of Bedford County, Shelbyville
JENNIFER MEDLIN, Wilson Bank & Trust, Lebanon
TINA MELTON, First National Bank of Tennessee, Livingston
JENNIE OTTO, First Volunteer Bank, Chattanooga
JESSICA PARRIS, Carroll Bank and Trust, Huntingdon
RUSSELL POWERS, HORNE LLP, Memphis
*** JOHN MICHAEL PRENTICE**, The Hardin County Bank, Savannah
ALAN RADER, Greeneville Federal Bank, FSB, Greeneville
DYLAN RICHARDS, First National Bank of Tennessee, Livingston
MATTHEW RICHEY, Security Federal Savings Bank of McMinnville, McMinnville
CARA ROBERSON, Advanced Banking Services, Dayton
CAIN ROGERS, First National Bank of Tennessee, Sparta
BRANDON TAYLOR, The First National Bank of Middle Tennessee, McMinnville
ASHLEY TORRES, Community Trust Bank, La Follette
TREY VINCENT, F&M Bank, Clarksville
PATTY WILKERSON, Franklin County United Bank, Decherd
JUSTIN WILLIS, Wilson Bank & Trust, Nashville
PAM WOLFE, The Hardin County Bank, Savannah
ALEX WOODWARD, Wilson Bank & Trust, Smithville

* Denotes Honor Graduate

** Denotes Graduate School of Banking at LSU Scholarship Recipient



2017 TSSB year two graduates

2017 TSSB YEAR TWO STUDENT PROFILE

EDUCATION

(Highest Level Achieved)

High School	2
Some College	6
Associate Degree	5
Bachelor's	20
Graduate	8

YEARS OF BANK EXPERIENCE

Less than 1 year	2
1 to 5 Years	18
6 to 10 Years	8
11 to 20 Years	12
20+ Years	1

SIZE OF BANK'S

LOAN PORTFOLIO

11 to 50 Million	1
51 to 100 Million	6
Over 100 Million	31
Other	3

SIZE OF BANK'S ASSETS

51 to 100 million	3
101 to 500 million	21
501 million to 1 billion	14
Other	3

GENERAL PROFILE DATA

Female Students	21
Male Students	20
Tennessee Students	41



2017 TSSB FACULTY

FIRST-YEAR SESSION

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

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

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

AMY HEASLET, Senior Vice President and General Counsel, Tennessee Bankers Association, Nashville, *Government Relations*

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

SARAH L. MEYERROSE, President/CEO, Civic Bank & Trust, Nashville, *Business Planning*

DAVID H. RUFFIN, Cofounder and Managing Member, Credit Risk Management Analytics, LLC, Raleigh, N.C., *Managing Liquidity/Capital Planning*

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

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

SECOND-YEAR SESSION

THOMAS BATES, JR., President/COO, Legends Bank, Clarksville, *CEO Panel*
ERNIE FROEDGE-SIMMS, Management Trainer/Consultant, C&T Seminars, Franklin, *Management*

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

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

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

DAVID OSBURN, Founder and Managing Member, Osburn & Associates, LLC, Las Vegas, Nev., *CRE Lending in Today's Economy*

DR. DANIEL L. LEBRETON, Corporate Psychologist and consultant, Peter Rock Consulting Inc, Franklin, *Performance and Accountability*

KERRY SAULEY, PHD, Management Department, Louisiana State University, Baton Rouge, La., *Employee Skills-Managing Up*

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

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

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

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

SCHOOL SIMULATION

Director of School Simulation: **TAMMY FLANAGAN**, Former Banker/Investment Consultant, Athens

FIRST-YEAR

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

Assistant: **MICHELLE BING**, Senior Vice President/Commercial Banking, Banc3, Union City

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

SHERRIE KING, Former Banker/Bank Consultant, Ringgold, Ga.

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

SECOND-YEAR

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

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

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

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

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



2017 TSSB year one students



BOARD OF TRUSTEES

CHAIRMAN: MICHELLE BING, Senior Vice President/
Commercial Banking, Bank3, Union City
CHAIRMAN-ELECT: JOSH LANE, Senior Vice President/
Lending Services, TNBank, Knoxville
VICE CHAIRMAN: SAMUEL L. SHORT, Senior Vice President,
Southern Bank of Tennessee, Mount Juliet
IMMEDIATE PAST CHAIRMAN: CHRIS SCHLUETER, Vice
President, FirstBank, Nashville



BING

ROBERT BRADLEY, Executive Vice President/Chief Risk Officer, Bank of
Tennessee, Johnson City
MARK BRYAN, Vice President, Commercial Lending, SouthEast Bank,
Farragut
MICHAEL J. SAPORITO, II, First Vice President & Relationship Manager,
Mountain Commerce Bank, Knoxville
JOHNATHAN WEST, Assistant Vice President/Mortgage Originator, Macon
Bank and Trust Company, Lafayette
JUSTIN NIPPER, Assistant Vice President/Risk Officer/Credit Analyst, The
Farmers Bank, Portland
JAMES J. FULLER, Branch Manager/Lender, Southern Community Bank,
Tulahoma
BILLIE JO PARKER, Managing Director, Metropolitan Bank, Memphis
DERRICK WHITTEN, Vice President, The Hardin County Bank, Savannah
MISTY SHARP, VP/Marketing Director/Internal Audit BSA, Centennial Bank,
Medina





The eyes have it

Five important tips for a financial institution to battle ATM skimming fraud



MIKE BURKE

Robbery & Crisis
Management Consultant,
SHAZAM

ABOUT THE AUTHOR

In 2016, Mike Burke joined the SHAZAM Network with more than 30 years of experience in law enforcement, criminal justice instruction, and homeland security. His expertise helps SHAZAM's clients enhance their security measures and ensure regulatory compliance.

There's a popular song lyric from the 1980s, "I always feel like somebody's watching me."

These days, it seems as if the wrong kind of eyes are capturing too many customers' banking information using skimmers.

Skimmers aren't new, of course. They made their debut overseas years ago, and right now, they're discovered more frequently at financial institutions and retailers across the country.

The transition to EMV will eventually help reduce the value of personal card data by fraudsters and illegal cloning of cards that results from skimming. That migration will take years. So, the criminals see a limited opportunity to take advantage of a weakness in the system now.

As long as there's a mag stripe on the back of any card, we're going to continue to see the skimming, because that information is still there.

Here are five important tips for a financial institution to battle ATM skimmers and white-collar crime.

1. Know your machine.

ATM skimmers are often hidden in plain sight.

These types of skimmers include card reader overlays, hidden cameras, keypad overlays, and holes drilled to install an internal skimmer, which is usually covered with a sticker or panel. That's why it's critical there is a regular, daily schedule where someone goes out to the machine and checks it out. I know it's cold; I know it's raining; the criminals are counting on you not making this a priority.

2. Take a picture of the front of the ATM exterior.

It's a great idea to have a colored 8-by-10-inch snapshot in a folder containing the ATM check log. Employees should know what they are looking at on an ATM and be able to quickly notice when something appears different.

It's also a good idea to check the exterior of an ATM at least twice a day and on weekends, if possible.

3. Install external cameras.

Financial institutions should make sure there is a camera on or in the ATM to record all activity. An official visual log is a valuable tool to have in case a threat arises. The quality of that picture allows law enforcement to share the identity of a criminal, see a pattern or direction of travel, and ultimately, catch the people who are doing this.

4. Educate your customers.


The people who visit your ATM are your best tool to fight skimmers. Frequent reminders to wiggle the card slot, inspect the keypad, and generally look for something out of place can be a great way to condition your customers. Bottom line, if they see something out of place, they should say something to an employee of the bank. And, skimmer or no skimmer, consumers need to learn new habits like covering the keypad with their hand while entering a PIN. It's another simple way to block a fraudster's access to your customer's information.

5. Be vigilant with suspicious activity at ATM sites.

Your institution's employees have to change their habits as well. It's important to take notice if an individual lingers over an ATM. If someone is loitering outside the building or sitting in a vehicle near an ATM, it should raise a red flag with your staff.

Finally, this kind of crime is reported all over the country. If you find a skimmer on your machine, you have to engage local law enforcement. That skimmer is a piece of evidence. Leave it alone or handle it carefully.

Police recently told us of a case where DNA evidence helped them identify the person who put the skimmer on the machine. That's why it's important to engage quickly with local law enforcement and get the word out to customers before someone else tells them they've been compromised. Your institution's reputation will take a big hit if you aren't as transparent as you can be.

Engagement, education, and constant observation are all a good start to stopping this kind of fraud from costing you and your customers. 



Until cards with EMV chips are the standard, ATM skimming will continue to be an issue. Constant observation is this best way to combat this form of fraud.

The background of the advertisement is a blurred image of a smiling woman in a grey blazer holding a large, red, fuzzy heart. The heart has white text on it.



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TBA's Solar Eclipse Viewing Party

Tennessee was the place to be Monday, Aug. 21, 2017, when a once-in-a-lifetime celestial event occurred: it was the first total solar eclipse to sweep across the entire United States in 99 years!

As the largest U.S. city in the eclipse's path, Nashville watched day turn to night as the moon completely blocked the sun from the sky for about 2 minutes.

To celebrate this once-in-a-lifetime celestial event, TBA hosted a Total Solar Eclipse Viewing Party for member bankers and associate members. The group enjoyed a barbeque lunch and got a pair of solar eclipse viewing glasses to observe the spectacle. The beginning of the eclipse started at 11:58 a.m. with totality beginning at 1:27 p.m. 



MEMBER BANKS AND THE ECLIPSE

Institutions across the state held their own viewing parties and promotions related to the eclipse. Here is a sampling of those events.

THE BANK OF JACKSON, JACKSON



FIRST PEOPLES BANK OF TENNESSEE, JEFFERSON CITY





**FIRST CITIZENS NATIONAL BANK,
DYERSBURG**



**PROGRESSIVE SAVINGS BANK,
JAMESTOWN**



**F&M BANK,
CLARKSVILLE**





New Associate Members

The following companies have joined the Tennessee Bankers Association as associate members. TBA's associate members deliver valuable products and services that help Tennessee's financial institutions serve their customers. In addition, they provide considerable support to TBA efforts and programs. You will find a complete list of TBA associate members on the TBA website at TNBankers.org or in a special section of the 2017-2018 *Bankers Directory*. If you have questions about TBA's associate members, please contact Stacey Langford at slangford@TNBankers.org.

CONSULTANTS

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Contact: Matt Hobert
mhobert@figpartners.com

FIG Partners, LLC is one of the nation's premier investment banking and research firms specializing in community banks. Founded in 2003, FIG's award-winning research team follows more than 120 bank stocks in the U.S. The firm's investment banking unit has raised more than \$3.6 billion in equity and has advised on more than \$3.6 billion of M&A transaction value since inception. FIG's trading and sales team serves as market maker for more than 800 bank stocks and has relationships with 400 institutional investors. FIG's fixed-income unit offers a full range of trading, advisory, and valuation services. Headquartered in Atlanta, FIG has offices in Chicago, San Francisco, Los Angeles, New Jersey, and Raleigh, N.C.

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janine.kasper@q2ebanking.com

Q2 offers electronic banking solutions that make the competitive difference for you. By leveraging electronic banking software across a single technology platform, you can deliver unified online, voice, and mobile banking services from a single application. Stand Apart, Scale Smart, and Grow Beyond. Visit us at www.q2ebanking.com.

INFORMATION TECHNOLOGY

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www.telecombrokers.com
Contact: Bob Spining
bob@thespinninggroup.com

Telecom Consultant Group with a highly successful and proven track record in providing Banks with Telecom solutions, technology needs and support. As the former Preferred Services Provider of the Independent Community Bankers of America, Telecom Brokers prides itself in assisting Banks to lower rates while keeping carriers accountable and supporting the IT Staff to create the most secure and compliant networks available. We have over 150 PROVIDER options to create and streamline the RFP process on the Banks behalf thus driving rates down to minimal margins among providers as we create the highest levels of service and accountability between client and provider(s). The RFP process is a complete assessment of existing voice/data/technology services at NO COST. This eliminates the Bank wasting considerable time and expense avoiding direct sales rep quotes while structuring and providing an extra layer of client support long term. The integrity of our TELECOM SOLUTION is founded on total transparency through the assessment and proposal process. This assurance affords the Bank and all of its locations of knowing they have the best of Telecom rates and services in the complex and challenging Telecom industry today.

vCISO Services, LLC

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www.vcisoservices.com
Contact: Greg Schaffer
greg.schaffer@vcisoservices.com

Not all businesses can afford a full-time information security executive on staff, someone who is technically fluent and business savvy, effective at communication from technician to CEO, and can guide the organization in reducing risks to information assets. vCISO Services, LLC provides part-time seasoned executive information security expertise to organizations at a fraction of the cost of hiring a full-time Chief Information Security Officer (CISO) through its CISO as a Service (CaaS) products. Services include information security risk assessments; policy and standard creation and implementation; FFIEC Cybersecurity Assessment Tool guidance; GLBA, SOX, HIPAA, and PCI compliance; vendor reviews; ISO 27001 gap analysis; vulnerability assessments; audit and exam remediation; strategic planning; board reporting; interim CISO services; and anything else related to information security.

LEGAL SERVICES**Hudson Cook, LLP**

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Hudson Cook, LLP is a law firm focusing its practice on banking, consumer financial services, and privacy law with 12 offices across the country. We advise financial institutions on consumer financial services compliance issues, including open-end and closed-end credit, credit reporting, privacy and data security, education lending, mortgage lending and servicing, prepaid cards, electronic payments (ACH transactions), federal consumer protection laws and regulations, including the Federal Arbitration Act, Equal Credit Opportunity Act (Regulation B), Electronic Fund Transfer Act (Regulation E), Truth-in-Lending Act (Regulation M and Z), Gramm-Leach-Bliley Act (Regulation P), Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act (Regulation V), Fair Debt Collection Practices Act, the Bank Secrecy Act, USA Patriot Act and Servicemembers Civil Relief Act, Electronic Signatures in Global and National Commerce Act, Military Lending Act, and the Dodd-Frank Act. We prepare clients for examinations and resolve investigations and enforcement actions with federal regulators, such as the Consumer Financial Protection Bureau.

Lawless & Associates, P.C.

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Fax: 615-985-0900
www.tomlawless.com
Contact: Tom Lawless
tomlawless@comcast.net

The firm's services are limited solely to the financial services industry.

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401 Church St, Ste 2600
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www.pqflegal.com
Contact: Victoria Ferraro, victoriaferraro@pqflegal.com
Todd Hancock, toddhancock@pqflegal.com

Prochaska Quinn & Ferraro, P.C. strives to provide aggressive, cost-effective, creative and ethical representation to its clients in Tennessee, Georgia, and around the United States. The firm primarily represents financial institutions, secured creditors, and other lenders. The firm focuses on Commercial and Consumer Bankruptcy, Consumer Regulation, Commercial Law, and Commercial and Consumer Litigation, Real Estate and General Corporate Law.


LENDING**Alternative Capital Solutions**

133 Holiday Ct, Ste 207
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Phone: 615-538-7814
www.alternativecapitalfundingsolutions.com
Contact: Terry Luker, Terry@acstn.net
Yogi Dougher, Yogilends@gmail.com

Alternative Capital Solutions is a facilitator of commercial loans to its banking partners. We specialize as an extension of community banks in providing lending to commercial clients. ACS is a clearing house for commercial loans. While we conduct business nationwide, our primary focus is the State of Tennessee.

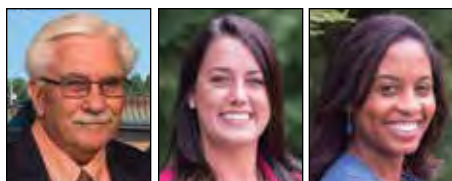
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Cameron Executive Search recruits banking professionals across the Southeast for community and mid-sized banks. We specialize in recruiting all banking positions, including administrative and commercial banking professionals as well as executive leadership. Cameron has served our clients' recruiting and staffing needs for more than 52 years and the banking community for more than 20 years. 



People on the Move



ROBBINS

DUKES

GORE

American Bank & Trust of the Cumberland, Cookeville, has welcomed **Rusty Robbins** as vice president/lending officer and **Alexia Dukes** and **Stacey Gore** as customer service representatives.

Athens Federal Community Bank, Athens, has added **Drew Holbrook** as vice president/lender for commercial lending in the McMinn County market.

Baker, Donelson, Bearman, Caldwell & Berkowitz, PC, Memphis, has promoted **Caldwell Collins** to shareholder.

Bass, Berry & Sims, PLC, Nashville, has named **Meg Casey** and **Meri Gordon** as senior litigation attorneys and **Jeanne Marie Evans** and **Travis Tipton** as associates.

Built Technologies, Nashville, has promoted **Kara Parkey** to strategic alliances manager.



SETTLEMIRE

STOOKSBURY



CLOUGH

SURRETTE

CBBC, Maryville, has promoted four bank staff: **Jonathan Settlemyre**, technology manager and electronic banking manager, to vice president; **Mindy Stooksbury**, controller, to vice president; **Sonny Clough**,

portfolio manager working as credit analyst and loanreviewer to assistant vice president; and **Molly Surrette**, Peters Road branch officer and customer service representative to banking officer.

F & M Bank, Clarksville, has named **Brad Byrd** as vice president and commercial lender; and promoted **Cathy Hulan** to assistant vice president and branch manager.

Fifth Third Bank, Nashville, has promoted **Luis Parodi** to business banking relationship manager and **Jason Hill** to private banker.

First Advantage Bank, Clarksville, has named **Larry Schmidt** as a mortgage loan officer.



BUCKLEY

BASS

McCULLOUGH

First Commerce Bank, Lewisburg, has promoted **Luke Buckley** to EVP and chief operating officer and information security officer; **Jimmy Bass** to vice president; and **Jared McCullough** to vice president.

First Community Mortgage, Murfreesboro, has named **Joe Griffin** as business development manager and **Nathan Graham** was named as regional manager and vice president of business development. In addition, **Lisa Lanik** was named as a strategic account manager.

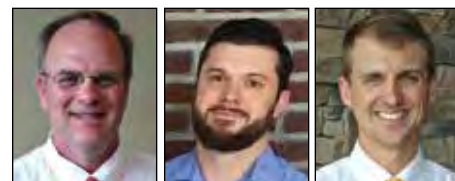
First Freedom Bank, Lebanon, has named **Jenny Etheridge** as a financial service representative.

First National Bank of Middle Tennessee, McMinnville, has named **Colleen Clary** as a branch manager.

First South Bank, Jackson, has promoted **Wendy Coady** to branch manager and loan officer at the South Jackson location.



COADY



COFFETT

LEDBETTER

TEAL

First Vision Bank of Tennessee, Tullahoma, has welcomed **Michael Coffett** as the manager of IT, security, and facilities at the main headquarters in Tullahoma. In addition, **Matt Ledbetter** was named commercial relationship manager at the Murfreesboro location; and **Joey Teal** as relationship manager at the Tullahoma office.

Franklin Synergy Bank, Franklin, has promoted **Marci Bechard** to vice president and compliance officer; **Travis Dumke** to vice president and commercial banking; **Will Powell** to vice president and commercial banking; and **Meagan Pratt** to assistant vice president for public relations.

Homeland Community Bank, McMinnville, has welcomed career banker **Chase McGee** as a loan officer.



MCGEE

IBERIABANK, Memphis, has promoted **Stacy Boyer** to assistant vice president and branch manager. **Christopher Barnes** was named as vice president and branch manager for the Medical Center branch; and **Brian Ivey** was named as assistant vice president and branch manager of the Cordova branch office.



CHENG

DUNCAN

JARNIGAN



JENKINS

SEATON

Mountain Commerce Bank, Knoxville, has promoted **Daniel Cheng** to bank officer and senior credit analyst. The bank has named **Susan Duncan** as senior customer service representative for the Bearden financial center; **Alys Jarnigan** as customer service representative for the Cedar Bluff branch; **Austin Jenkins** as compliance/Bank Secrecy Act specialist for the bank's Johnson City operations center; and **Shawn Seaton** as customer service representative in the Bearden financial center.

ServisFirst Bank, Nashville, has promoted **Bradford Vieira** to executive vice president, regional CEO for the Nashville office. Vieira has served as the Nashville's president since the firm expanded into Tennessee in 2013.



VIEIRA

Southern Community Bank, Tullahoma, has named **Nate Harding** as the Murfreesboro office city president. Harding brings 13 years' lending and banking experience to the new position.

The Trust Company, Knoxville, has welcomed financial advisor **Matt Prince** as a relationship manager.

Wilson Bank & Trust, Lebanon, has promoted **Amelia Vance** to regional president, overseeing the management of the main office plus five full-service Lebanon branches. Senior Vice President **Scott Jasper**, an employee of WBT since 1997, was promoted to head of retail banking; and Senior Vice



FOSTER

President **John Foster**, who has worked for the bank since 1998, was promoted to head of consumer lending. In addition, the firm welcomed **Tonya Strobel**, as president of the bank's mortgage division. Strobel brings 30 years' experience in the mortgage field to her new position; and the bank has named **Carolyn Parker** as loan officer.

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Bank Notes



Bank of Fentress County, branch of the Bank of Putnam County, Jamestown, celebrated the opening of the Jamestown branch in the spring with a ribbon-cutting ceremony with bank staff, officials, and local elected officials in attendance.



Pictured with Willie McDonald is his grandson Robert L. McDonald, Jr., who is relationship manager at the Donelson office.

CedarStone Bank, Donelson office, July 6, 2017 marked a very special occasion for employee **Willie McDonald** (right) who celebrated his 68th year of banking in the Donelson community. McDonald began his banking career with Third National Bank in 1950 that later become SunTrust Bank. He retired from SunTrust after 53 years only to join CedarStone Bank in 2004. The Donelson office staff say they continue to learn the art of true community banking that McDonald demonstrates every day!

Bank of Cleveland, Cleveland, celebrated their 30th anniversary in May, and each branch served cake all day to customers in each community.

Commercial BancGroup Inc., holding company of **Commercial Bank, Harrogate**, has announced plans to purchase **Citizens Bancorp**, holding company of **Citizens Bank, New Tazewell**, parent company of Citizens Bank with its locations in New Tazewell, Harrogate, and Morristown. The deal is expected to close by the end of the first quarter 2018 pending regulatory approval. This acquisition will make Commercial Bank the 12th largest community bank in Tennessee with total assets approaching \$1.2 billion.

After 21 years of service, Krishna M. Malempati retired as a member of the board of directors for **Community Trust Bank**. In a joint resolution from Community Trust Bancorp, Inc. and Community Trust Bank, Inc., the board of directors expressed their gratitude for Kris' long and faithful service, friendship and devotion.

Dickson's Southeastern Bancorp Inc. and **Clarksville's Cumberland Bancorp Inc.** announced a merger agreement July 24. Cumberland Bancorp Inc. will merge into Southeastern Bancorp Inc., and **Cumberland Bank & Trust** will merge into Southeastern's subsidiary **First Federal Bank**. The merger is subject to regulatory and Cumberland shareholder approvals and is slated to be completed in the fourth quarter.

First National Bank of Middle Tennessee, McMinnville, celebrated a grand opening of their Memorial Blvd. branch with a ribbon cutting.

FNB Mortgage, a department of **First National Bank of Middle Tennessee, McMinnville**, has expanded its operation into Davidson County. **Connie Eddy** has joined the FNB Mortgage team and will focus on the Davidson County market.

Novella Jones, a senior vice president of **CBBC, Maryville**, graduated from the Graduate School of Banking at Colorado July 27.



JONES



First Community Bank of the Heartland Inc, Martin, is building a banking center in Dresden (8610 Highway 22).

Renee Taylor, compliance officer for **First Vision Bank of Tennessee, Tullahoma**, has earned the certified regulatory compliance manager (CRCM) designation.

Homeland Community Bank, McMinnville, offered a "Building, Protecting, and Repairing Credit" workshop to the community this spring.

Two Tennessee community banks—one in Collierville and another in Lawrenceburg—earned top spots in ICBA's 2017 Top 20 lists of national loan producers. **Collierville's Landmark Community Bank** ranked third in the nation in consumer and mortgages in the "over \$500 million" category; **Lawrenceburg Federal Bank** ranked number one of IBCA 2017 top loan producers of consumer and mortgages in the "under \$500 million" category.

Pinnacle Financial Partners, Nashville, has earned Preferred Lender Status from the U.S. Small Business Administration. The State of Tennessee's SBA has named Pinnacle *Community Bank of the Year*, because the firm has achieved the highest dollar amount and number of loans in the SBA program—for 2016, Pinnacle extended 207(a) loans totaling \$9.8 million. Going forward, because Pinnacle has joined forces with BNC Bancorp, the SBA program will be based at BNC Bancorp's corporate office in Greenville, S.C.

Pinnacle Financial Partners, Chattanooga, has opened its new location on Shallowford Road in East Hamilton County. In celebrating the opening, Pinnacle leaders announced a new community investment and made a \$3,000 donation to the Public Education Foundation's STEP UP Chattanooga, a program that pairs high school students from Hamilton County Public Schools with local businesses for summer internships.

Sevier County Bancshares Inc., holding company for **Sevier County Bank**, elected Wynne E. Baker of Nashville to serve on the Board of Directors of both the bank and holding company.

After a fire destroyed the newly developed construction site at **SouthEast Bank's Bearden** branch (4960 Kingston Pike), reconstruction was completed and the Knoxville Bearden location celebrated a week-long kid-friendly grand opening in August with giveaways, visits from Knoxville's police department and fire department, and collected funds from the community to donate to Second Harvest.



In **Cleveland**, **Southern Heritage Bank's** regional president **Lee Stewart** was named the 2017 recipient of the *M.C. Headrick Free Enterprise Award* at the 91st annual meeting of the Cleveland/Bradley Chamber of Commerce. This award is given by the Cleveland/Bradley Chamber of Commerce to focus on the free enterprise system and honor the memory of Cleveland/Bradley County businessman M.C. Headrick.



In early June, **Tri-State Bank of Memphis, Memphis**, opened its retail banking corporate headquarters in a new location (4606 Elvis Presley Blvd.).



The Trust Company, Knoxville, celebrated 30 years in business in 2017.



Wilson Bank & Trust opened its first full-service location in downtown Nashville. The West End office, located at 2930 West End Avenue, opened for business Thursday, August 24. The bank celebrated the milestone with a ribbon cutting Tuesday, August 29.



Community Corner



AB&T team member, Jenny Conley, is pictured with a group from the day camp.

American Bank & Trust of the Cumberlands, made a donation to the Upper Cumberland Day Camp.



AB&T team member Delorise Fuqua presents **American Bank & Trust of the Cumberland**s' donation to Michael Cody for his upcoming Eagle Scout project.



AB&T's vice president/lending Trevor Dyer pictured presenting the **American Bank & Trust of the Cumberland**s' donation to Cathy Jones of Heart Heroes.



Pictured is 2017 Battle of the Banks champions, Regions Bank team. People's Bank of East Tennessee team placed second.

In July **Athens Federal Community Bank, Athens; BB&T, Athens; People's Bank of East Tennessee, Madisonville; Regions Bank, Athens; and SouthEast Bank, Athens** were among the financial institutions that competed in the annual "Battle of the Banks" basketball single-elimination tournament played at McMinn County High School with co-ed teams who were bank employees or family members to raise funds benefiting the McMinn County Relay For Life.



In July the bank team of **Maynardville's Atlantic Capital Bank**, were on hand at a race at Tazewell Speedway to give away 20,000 nickels and special prizes to attendees.



In July **Chattanooga's Atlantic Capital Bank** team partnered with Habitat for Humanity of Greater Chattanooga Area Inc to help a local grandmother become a homeowner.

Bank of Dickson, Dickson, sponsored a month-long annual "Christmas in July Food Drive" to help stock the shelves at the Dickson County Help Center, and every branch office was equipped with a collection box and a list of needed items.

CBBC, Maryville, has donated several computers to the New Hope Blount County Children's Advocacy Center.



In **Nashville**, **FirstBank's** Karen Clark delivered the bank's donation to The New Beginnings Center as part of The Big Payback, an annual 24-hour online giving event in May for nonprofits in Middle Tennessee. The New Beginnings Center provides affordable or free fitness and nutrition coaching to women in Nashville.



First Tennessee Bank, Memphis, opened an Operation HOPE Inc center at the bank's branch in Nashville's MetroCenter.



Franklin Synergy Bank, Franklin, sponsored the Williamson County CASA (Court-Appointed Special Advocates) recent fundraising event, *Voices for Children*, donating \$2,500 to the volunteer agency in Williamson County.

The Hardin County Bank, Savannah, hosted the 15th Annual HCB Golf Classic Tournament May 24 and, all proceeds from the tournament went to the HCB Cancer Association.



The Hardin County Bank, Savannah, hosted the 11th annual HCB Cruz'n for a Kids Cure Car Show, to raise money to help find a cure for kids' cancer. The proceeds of \$11,000 from the April 29 show were donated to St. Jude Children's Research Hospital.



This summer **Paragon Bank, Memphis**, hosted the Hickory Hill Community & Housing Fair and covered all aspects of the home buying process for first-timers

as repeat buyers held at Life Center Church in the Hickory Hills community. Members of the community who attended were able to meet with professionals from the City of Memphis Down Payment Assistance, RISE Foundation Inc, Tennessee Housing Development Agency, Memphis Light, Gas & Water, First Horizon's Operation Hope Inside as well as local home inspectors, local insurance agencies, realtors, and other financial services agencies and nonprofits that work with children. The free, kid-friendly event offered free food, a bouncy house, and games for kids, prizes, and information about how to buy or sell a house.



People's Bank vice president/branch manager Beth Henry is pictured with the award from WRKQ operations manager Rick Woolard, left, and WRKQ director of public affairs Nicholas Woolard on her right.

People's Bank of East Tennessee, Madisonville, has received the WRKQ second Annual Blue Out Monroe Award for obtaining the largest social media feedback to raise awareness for autism.

Continued on next page



Madisonville's community leaders are pictured accepting a \$2,500 donation for Madisonville Public Library from **People's Bank of East Tennessee**. L-R: City of Madisonville alderperson, Linda Garrett-Hensley; City of Madisonville Mayor Glenn Moser; People's Bank senior vice president and CFO, Jeff Amburn; and People's Bank vice president and branch manager, Brenda K. White.



In May **Pinnacle Bank's South Lowry office, Smyrna**, contributed to local school children's Weekend Backpack program. With the help of a Smyrna food bank that distributed the collected food through the local school system to families of the community who need help with daily meals and food on the weekend, in summer, and other school breaks.

Pinnacle Financial Partners, Memphis, to help the many thousands of Memphis residents who were without power after late May storms, rallied together to collect funds, go shopping, and deliver \$1,800 worth of food, batteries, flashlights, and water to the Union Grove Baptist Church in the Frayser community.

Pinnacle Financial Partners, Memphis, linked the new Cedar Point Living facility in Tazewell with PFP's partner Federal Home Loan Bank of Cincinnati to acquire funds to build a center where senior citizens can get affordable assisted living in Claiborne County.

Employees from **Oak Ridge's Tennessee State Bank** volunteered their time to become part of a trail crew to help *Friends of the Smokies* with their ongoing rehabilitation, Trails Forever Project, in the Great Smoky Mountain National Park. The staff volunteers worked with the regular trail crew at several locations to stabilize eroding trail sections and improve visitor safety of the Alum Cave Trail in the Park after the Gatlinburg Wild Fires.

TNBANK, Oak Ridge, as a sponsor of the city's Lavender Festival held in June, presented the organizers with a check of \$500.



In May, employees of **TNBANK, Oak Ridge**, collected money from wearing jeans on Fridays and chose to donate \$508 to Habitat for Humanity of Anderson County.



Every summer, Tennessee tomatoes are celebrated and promoted as a farm product bringing the farming industry and communities together in festivals across the state. Stories of these tomato festivals were gleaned from *Facebook* pages of TBA banks. Ripley's **Bank of Ripley** Tomato Festival Golf Tourney and Tomato Exhibit; Lauderdale County's Tomato Festival 5K Run-Walk; **First Citizens National Bank, Dyersburg**; a weekend event of **Citizens Bank and Trust of Grainger County, Rutledge**, Grainger County Tomato Festival; and **Nashville's First Tennessee Bank** was one of the sponsors of the East Nashville Tomato Art Festival. 🍅

Uncle Sam and Friends at Decherd



The First National Bank of Franklin County in Decherd held a yearlong celebration of our nation's Bicentennial. During their "Second Signing of the Declaration of Independence Day" event, some 1,000 people added their names to the giant replica of the historic document that was on display in the bank lobby (pictured above with bank personnel). 🇺🇸

Originally featured in *The Tennessee Banker*, June 1976

Featured Events

For more information or to register for these events, visit TNBankers.org/calendar.

**OCTOBER
18 & 19**

BANK DIRECTORS RETREAT

Westin Nashville

Early Registration Deadline: October 3

Hotel Deadline: September 27

TBA Member/Associate Member Early Registration: \$375

TBA Contact: Susan Taylor, staylor@TNBankers.org

The *Bank Directors Retreat*, designed for both inside and outside board members, CEOs, presidents of community banks, and internal auditors, will break down the ever-changing world of regulations and compliance. Developed jointly with the Tennessee Department of Financial Institutions, the agenda addresses the most up-to-date information on directors' responsibilities and the risk involved in serving and continuing to grow your bank.

Sessions include:

- Economist Chris Low, FTN Financial Services, will discuss economic growth concepts along with fiscal and monetary policy.
- Baker, Donelson, Bearman, Caldwell & Berkowitz, PC's Steve Eisen and Mark Miller will examine the issues they are seeing in current financial institution exams.
- FinXTech's Al Dominick explores areas where traditional financial institutions and emerging financial technology companies can work together to develop meaningful financial results.

The *Retreat* kicks off with an opening night reception at the awe-inspiring Hall of Fame Rotunda in the Country Music Hall of Fame.



Hotel Information for The Westin Nashville Hotel



Through vibrant design, unique programming, and entertainment, The Westin Nashville Hotel offers an aspirational and energetic atmosphere in addition to unmatched genuine service. Featuring Nashville's premier rooftop pool bar and lounge, L27, and a resort-style spa, Rhapsody Spa, guests will have many options to create a personalized and dynamic experience during their stay at The Westin Nashville. Conveniently located in Nashville's entertainment district, The Westin Nashville Hotel provides the ultimate insider access to discovering Nashville.

**OCTOBER
19 & 20**

INDEPENDENT BANKERS DIVISION CONVENTION

Westin Nashville

Early Registration Deadline: October 4

Hotel Deadline: September 27

TBA Member/Associate Member Early Registration: \$275

TBA Contact: Susan Taylor, staylor@TNBankers.org

Each year, more than 150 bankers across the state come together at the *Independent Bankers Division Convention*. The business sessions cover current issues and hot topics of interest to community banks, along with the election of division officers and directors.

Sessions include:

- Gerrish Smith Tuck, PC's Philip K. Smith will provide new tactics and strategies to implement at your organization to improve its overall value for shareholders and other constituents.
- HORNE Cyber's Wesley McGrew will share 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.



**Thank You
Sponsors**



For Bank Directors Retreat and the *Independent Bankers Division Convention*, rooms are held at a special group rate of \$254 single/double occupancy. The deadline for making reservations is September 27. To make reservations contact the hotel at 866-912-1028 and ask for the Tennessee Bankers Association to get the special group rate.

For complete details, visit TNBankers.org.



Featured Events, continued

**OCTOBER
5**

WOMEN IN BANKING CONFERENCE

TBA Barrett Training Center, Nashville

Early Registration Deadline: September 20

TBA Member/Associate Member Registration: \$300

TBA Contact: Susan Taylor, staylor@TNBankers.org

Join us for the second annual *Women In Banking Conference*, devoted to the development of Tennessee women in bank leadership. Successful representatives from Tennessee's financial institutions and women from other affiliated professional groups will share their expertise, experience, and knowledge to help you become a future leader. The conference theme this year is "Empowering Women in Leadership." You will have an opportunity to network with other professional women and discuss similar challenges and solutions. Make plans now to attend and discover inspiration and empowerment.

Thank You Sponsors



**OCTOBER
19 & 20**

TRUST & WEALTH MANAGEMENT CONFERENCE

TBA Barrett Training Center, Nashville

Early Registration Deadline: October 5

Hotel Deadline: October 2

TBA Member/Associate Member Registration: \$345

TBA Contact: Penny Powlas, ppowlas@TNBankers.org

The *Trust & Wealth Management Conference* is the annual meeting for TBA members working in the trust area. Under the direction of Trust Committee Chairman Scott Lindsey, the program includes discussion on the ethical obligations for attorneys in the planning, formation, and administration of trusts; potential tax law changes affecting wealth management professionals and their clients; and more. The event also features a dinner followed by an intimate performance by some of Nashville's acclaimed songwriters.

Thank You Sponsors



NOVEMBER 2 & 3

BANK SECURITY & RISK MANAGEMENT CONFERENCE

Nashville Airport Marriott, Nashville

Early Registration Deadline: October 19

Hotel Deadline: October 11

TBA Member/Associate Member Early Registration: \$395

TBA Contact: Susan Taylor, staylor@TNBankers.org

This annual conference is designed to give both the new and the experienced security officer a critical resource for receiving timely and continuing security education. It offers established and emerging industry-standard security practices, enhances the security professional's credibility with peers and their board of directors, allows you to continue your personal and professional development, and reduces your personal and corporate liability. Focusing on the topics involving bank security, this conference provides instruction, discussion, and experiential learning opportunities for all security professionals.

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Employment Opportunities

1709-2(M) IT SYSTEMS SPECIALIST

Citizens Bank, Lafayette, is searching for an IT Systems Specialist. Reports to: IT Manager. Location: Lafayette Main Office. Classification: Non Exempt. Status: Full Time. **JOB SUMMARY AND OBJECTIVE:** This position is responsible to maintain, implement and troubleshoot IT systems and processes including but not limited to Core Director, Synergy, Deposit and Loan Platform, Teller, 4Sight, NetTeller, Windows Server, Networking and other related systems. This will be a hands on position that will learn each functional area in IT, maintain contact with vendors for support and be readily available to assist employees with their day to day needs.. You will be a backup for computer operations and proof functions. **ESSENTIAL FUNCTIONS:** This position performs the following items, including but not limited to: Become knowledgeable in Jack Henry Systems including but not limited to Core Director, Synergy, 4Sight, Netteller; Become knowledgeable in loan and deposit platform systems; Maintains systems including software and hardware; Perform troubleshooting of systems/hardware/software; Assists in hardware/software installations/implementations; Assists in supporting systems including both software and hardware; Liaison between bank and vendors to resolve issues. **OTHER FUNCTIONS:** Backup for computer operations; Backup for proof operations; Performs other functions as assigned. **SUPERVISORY RESPONSIBILITY:** None. **MINIMUM REQUIREMENTS:** Degree beyond high school in an IT related field or previous IT experience; Ability to communicate tactfully with Bank personnel and customers; Ability to adapt to frequent changes; Valid Drivers License required; Will need to travel to other locations from time to time as required; Ability to lift up to 50 pounds. Qualified applicants send application to srogers@citizens-bank.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. 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.

1708-3(M) AUDIT AND COMPLIANCE MANAGER

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

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.

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 > 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 corpora-

tion'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.

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

Order Your 2018 Bank Holiday Closing Signs

The Tennessee Bankers Association produces professional holiday closing signs for the standard holidays observed by the Federal Reserve. The signs are 5" x 7" in size and adhere to any glass or wood surface without leaving residue upon removal. The cost of each 2018 Holiday Closing Sign set is \$25.75 for TBA Members, plus shipping and handling and sales tax.

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Professional Development Calendar

2017

September 11, 12, 13, 14

BSA/AML Compliance Management
Kingsport, Knoxville, Jackson, Nashville

September 11 & 12, 18 & 19, 20 & 21
Compliance with Federal Lending Regulations
Jackson, Nashville, Knoxville

September 19 & 20
The Southeastern Institute for IRA Training
Franklin Marriott Cool Springs, Franklin

September 20, 21, 22
2017-2018 Senior Lender Forums – Session 1 of 3
TBA Gilliam Board Room, Nashville

September 21
2016-2017 Senior Human Resources Forums – Session 3 of 3
TBA Barrett Training Center, Nashville

September 25, 26, 27, 28
AFTERNOON Onboarding Commercial Borrowers
Kingsport, Knoxville, Jackson, Nashville

September 25, 26, 27, 28
EVENING Opening Business Accounts in Tennessee
Kingsport, Knoxville, Jackson, Nashville

September 26, 27, 28
CEO Forums – Session 3 of 3
TBA Gilliam Board Room, Nashville

September 29
In-Bank Training: How to Train Staff Using Bank Policies, Procedures, Forms & Disclosures
TBA Barrett Training Center, Nashville

October 1-3
CEO/Executive Management Conference
Newport Marriott, Newport, RI

October 3 & 4
Internal Bank Audit and Risk Assessment School
TBA Barrett Training Center, Nashville

October 5
Women in Banking Conference
TBA Barrett Training Center, Nashville

October 18 & 19
Bank Directors Retreat
Westin Nashville, Nashville

October 19 & 20
Independent Bankers Division Convention
Westin Nashville, Nashville

October 19 & 20
Trust and Wealth Management Conference
TBA Barrett Training Center, Nashville

October 25, 26, 27
CFO/Controller Forums – Session 3 of 3
TBA Gilliam Board Room, Nashville

October 26
NEW Advanced Financial Statement Analysis
TBA Barrett Training Center, Nashville

November 2
2017-2018 Senior Compliance Officer Forums – Session 1 of 4
TBA Barrett Training Center, Nashville

November 2 & 3
Bank Security and Risk Management Conference
Nashville Airport Marriott, Nashville

November 6, 7, 8, 9, 15, 16, 17
Young Bankers Division Leadership Luncheons
Jackson, Memphis, Nashville, Chattanooga, Cookeville, Tri-Cities, Knoxville

November 14
2017-2018 Senior Retail Banking Officer Forums – Session 2 of 3
TBA Gilliam Board Room, Nashville

November 15
NEW CONTENT / FORMAT
The Southeastern School of Banking Branch Management – Session 4 of 4
TBA Barrett Training Center, Nashville

November 17
IT/Operations/Information Security Officer Forum – Session 3 of 3
TBA Barrett Training Center, Nashville

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
TBA Gilliam Board Room, Nashville

January 24 & 25
Fundamentals of Compliance
TBA Training Center, Nashville

January 30, 31, February 1
2018 CEO Forums – Session 1 of 3
TBA Gilliam Board Room, Nashville

February 5-7
The Southeastern School of Advanced Commercial LendingSM
Location TBD, Nashville

February 7, 8, 9
2017-2018 CFO Forums – Session 1 of 3
TBA Barrett Training Center, Nashville

February 8 & 9
Essentials of Commercial Lending
Nashville

February 13
2017-2018 Senior Compliance Officer Forums – Session 2 of 4
TBA Barrett Training Center, 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 CreditSM
TBA Barrett Training Center, Nashville

March 5, 6, 7, 8
2018 Tennessee Deposit Account Administration
Jackson, Nashville, Knoxville, Kingsport

March 12 & 14
2018 Basic IRA Seminar
Jackson, Nashville

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

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