

THE TENNESSEE BANKER



**THE BROADMOOR
COLORADO SPRINGS, CO
JUNE 17–19, 2018**

PLUS

- Q&A with TN Department of Economic and Community Development Commissioner Bob Rolfe
- Leadership Luncheons Recap

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Colorado Springs, Colo. is the backdrop for the 2018 Annual Meeting. Pictured is the Garden of the Gods, one example of the natural beauty this year's location has to offer. Register today at TNBankers.org/annual

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 American Bankers Association®

2017 closed with notable wins for banking industry



COLIN BARRETT

President/CEO, Tennessee Bankers Association

THREE THINGS TO DO

1.

Engage in the 2018 Tennessee legislative session by participating in our bi-weekly conference calls. For more information, email Amy Heaslet at aheaslet@TNBankers.org.

2.

Register for the 2018 Annual Meeting at The Broadmoor. This year's Convention is already shaping up to be one of our strongest as we return to this popular destination. For more information, visit TNBankers.org/annual.

3.

Train your talented staff by having them join us over the next six weeks for *The Southeastern School of Advanced Commercial Lending*, *Essentials of Commercial Lending*, or *The Southeastern School of Consumer Credit*. For more information, contact Debbie Brickles at dbrickles@TNBankers.org.

Forget March. For the banking industry, November was the month that came in like a lion. From bi-partisan regulatory relief legislation to tax reform to movement at the federal agencies, the holiday season delivered a good number of overdue gifts for the banking industry.

Regulatory Relief

Since the passage of Dodd-Frank, the TBA has advocated for common sense relief for Tennessee's banks. Attempts by former Senate Banking Chairman Richard Shelby (R-AL) to cram through partisan relief were ineffective in 2016. And when Ranking Member Sherrod Brown (D-OH) walked away from discussions in October, it looked like the industry was back to square one. Fortunately, Chairman Mike Crapo (R-ID) and a group of eight Democrats and one Independent presented a regulatory reform deal on November 13 that addresses many of the issues the Association has advocated. These include QM and HMDA relief, charter flexibility for federal savings associations, broadening of the 18-month exam cycle, relief on stress testing and increasing the SIFI threshold, and more. Only eight Democrats and/or Independents are needed to move the legislation through the Senate so the prospects are strong. Bi-partisan legislative efforts are always the most constructive way to move legislation, and I hope we will see more "across the aisle" efforts in the years to come.

Tax Reform

Depending on who you ask, the Republican tax reform package is either a gift to the rich or the chance to get the economy going

full speed. While the ramifications will be seen in time, a simplified tax code and lower corporate rate will certainly be a boost to the economy in the short term. Though many in the business community will celebrate the tax plan, it is frustrating that the Senate Republicans left \$27 billion on the table by not taxing credit unions that are over \$1 billion in assets. Leveling the playing field by addressing the largest credit unions was a concentrated effort by the banking industry, and I appreciate all of you who submitted signatures for our taxation letter. Ultimately the Republicans in the Senate Finance Committee did not feel that the "fairness" that was spoken of throughout this process was actually a priority of their plan. Their actions reminded me of my favorite George Orwell quote, "All animals are created equal, some are just more equal than others." TBA will continue to fight for equality in the financial services industry, but the tax plan was a missed opportunity in Washington.

Credit Unions

Speaking of credit unions, Tennessee Attorney General Herbert Slatery delivered a favorable opinion on November 28 stating that it would be unconstitutional for credit unions to accept public deposits. The impact of Slatery's opinion is much greater than just here in Tennessee. A national effort by the credit union industry to get state legislatures to pass legislation to accept public deposits has gained traction in recent years with more than 25 states now permitting this. Since the opinion, TBA's Amy Heaslet has been working with other state bankers associations to see if their state constitutions have similar language.

CFPB

After months of speculation, Richard Cordray left the CFPB the week of Thanksgiving. Before resigning, he appointed Leandra English, a bureaucrat with no enforcement, supervisory, or legal experience, to deputy director. According to the Dodd-Frank Act, the deputy director leads the agency in the absence of the executive director. However, with disputes over the language, President Trump appointed Office of Management and Budget Director Mick Mulvaney as acting director of the CFPB, an action upheld by a federal judge.

Mulvaney, who once referred to the CFPB as a “joke,” has acted quickly to put a freeze on rules implemented under Cordray’s leadership. Few in our industry are mourning the loss of Cordray, but it would be nice not to have

the banking industry as a political football. I continue to be hopeful, if not optimistic, that the appointment of Mulvaney will help the Democrats see the value of a commission over an executive director. After all, banks are best able to serve their customers when they have consistency from their federal regulators.

Overall, the end of 2017 was a good stretch for the banking industry. But there is still a lot of work to do. Working together, I look forward to an even better 2018. 🇺🇸

-Colin

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Tennessee Bankers
[linkedin.com/company/2700383](https://www.linkedin.com/company/2700383)
November 15

Congrats to the inaugural graduating class of The Southeastern School of Banking Branch Management!



VISIT TNBANKERS.ORG

TBA's new blog covers Tennessee's most important and interesting bankers, emerging trends in the industry, and more. Check it out at TNBankers.org/news/blog.



TBA WEBINARS

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

January 24— Same Day ACH Final Phase, Effective March 15, 2018: Funds Availability Requirements

Although Phases 1 and 2 of Same Day ACH are completed, the deadline to comply with Phase 3 (funds availability requirements) is March 15, 2018. This webinar will focus on the new funds availability requirements, provide an in-depth overview of Same Day ACH changes thus far including usage statistics and most common use cases, and address what your bank can expect in the future with Same Day ACH and faster payments.

January 30—Exercising the Right of Setoff on Deposit Accounts & Loans

Your institution has the right to set-off a depositor's account for a debt owed if certain legal requirements are satisfied. This webinar will explain these requirements and address the steps that must be taken before exercising the right of set-off. If a debtor defaults on a loan, when can your institution apply money from the debtor's account to pay the loan? Does the debtor have to be notified beforehand? What if the debtor's account has more than one owner? Learn the answers to these questions and more.

January 31—Job-Specific Compliance Training for the Frontline

Frontline staff are the face and voice of your bank. Along with processing transactions and assisting account holders, they have specific policies, procedures, and processes to follow—many of which are designed to comply with legal and regulatory requirements. This webinar will provide the who, what, where, when, and why of the frontline's tasks to explain how compliance interconnects with specific duties and responsibilities.

Credit CONFERENCE

FEBRUARY 22 & 23, 2018
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CREDIT CONFERENCE, one of the Tennessee Bankers Association's most anticipated events, annually attracts more than 600 commercial loan officers, loan support personnel, and both senior and executive-level management. Join us!

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Book Your Room:
http://bit.ly/2jLP0Gz

Expert Speakers Include



American politics are crazier than ever. Steffen Schmidt, PhD, aka "Dr. Politics," drills down some of the key issues facing the nation.



Former Tractor Supply Company CEO Joe Scarlett shares business leadership skills that really count and how they can help you be more successful.



TDFI Commissioner Greg Gonzales provides an update on the current state of Tennessee banking and what is needed for our state's banks to thrive in today's environment.



David Kemp breaks down the necessity of pricing and structuring your loan portfolio for growth and profitability.

Visit ***TNBankers.org/credit***
for the full agenda.



#TBACredit

Expect focused, straightforward 110th General Assembly



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

The second session of the 110th General Assembly convened on January 9, 2018, with important state business and a budget to pass. With that said, there's as much talk about the elections and future changes in leadership they will bring as there is about the issues to be addressed during the session.

Because it is an election year and legislators cannot accept political contributions during session, there's incentive for members to get in, get down to business, and conclude as soon as it's practical so they can re-focus on their campaigns.

Elections aside, this year in the General Assembly we will see renewed focus on two statewide priorities—enhancing Tennessee's workforce and addressing the opioid crisis. Although the state has made significant steps towards increasing the number of college graduates, there are concerns that Tennessee must increase its skilled workforce in order to continue attracting new businesses to the state and remain economically competitive with other states.

Businesses across Tennessee, banks included, are struggling with opioid and other substance abuse problems—in the form of current employees and difficulty hiring new ones. Although a single piece of legislation cannot “fix” this problem, the opioid crisis will be a hot topic during session and in campaigns.

Although not specific to banking, we consistently hear about how these two issues affect banks directly and also their commercial customers. Therefore, TBA will be at the table during conversations about how to address these issues and support efforts to do so.

The perennial issue of tax cuts will also surface this year, with some members interested in reducing the F&E tax while others will pursue elimination of the professional privilege tax. However, efforts to reduce these taxes will

face uphill battles, as some in leadership are echoing the concerns of the Department of Revenue about going too far and eroding the state's tax revenue base.

On the banking front, legislation to expand the list of eligible collateral for public deposits will be TBA's priority issue in 2018. Banks from small to large have expressed interest in pledging bonds issued by other states or other states' municipalities as collateral for public deposits. This is specifically prohibited in state law, so TBA, pending approval of the Treasurer's Office and State Collateral Pool Board, will present legislation to allow for this.


This will directly benefit banks, and the local governmental entities they do business with, by allowing them to pledge higher yielding out-of-state bonds that pose no more risk than bonds issued by the state of Tennessee and its municipalities.

A related issue TBA was concerned with that could arise this year is an effort by credit unions to accept public deposits. However, as Colin Barrett mentioned in his editorial on page six, Tennessee Attorney General Herbert Slatery in late November issued an opinion stating that it would be unconstitutional for legislation to allow a county, city, or town to deposit funds in a credit union.

TBA's government relations team will review all bills filed this year—expected to be at least 1,500—and work to support, amend, or defeat any measures that could have an impact on our member banks and their customers and communities. Oftentimes, defense is more important than offense when it comes to addressing legislative issues.

Your involvement in the legislative process and outreach to your legislators advocating to support or oppose banking-related bills will be critical in maintaining our continued success on Capitol Hill.

I encourage you to stay-up-to-date with our legislative efforts by reading our weekly newsletter, *This Week*, and, for more in-depth coverage of the issues, participate in our bi-weekly conference calls, held every other Friday during session.

Finally, please join us the evening before *Credit Conference for Legislative Reception* on February 21. Highly attended by members of the state legislature, this event provides a great opportunity for bankers to reinforce their relationships with elected officials and get to know members from other areas of the state. 



Speaker of the House of Representatives Beth Harwell, Rep. Pat Marsh, and Bill Marsh of First Commerce Bank, Lewisburg, visited at the 2017 Legislative Reception.

PHOTO: BROOKE RAINEY

JOIN US THE NIGHT BEFORE CREDIT CONFERENCE FOR TBA'S

Legislative Reception



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BankPac achieves another successful year

BankPac eclipses \$200,000 mark for fifth consecutive year.




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

TBA BankPac, the political action committee of TBA, is the exclusive PAC dedicated to representing the banking industry in Tennessee.

In recent years, TBA has grown the total dollars contributed and increased the number of institutions that give, which allows BankPac

to remain one of the largest contributing business PACs in the state.

As of December 18, the following 121 contributors gave \$207,042.

For more information about BankPac or to make a contribution, please contact Amy Heaslet at ahneaslet@TNBankers.org. 

MORE ABOUT BANKPAC

For more information about BankPac or to make a contribution, please contact Amy Heaslet at ahneaslet@TNBankers.org.

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First Citizens National Bank, Dyersburg
First Commerce Bank, Lewisburg
First Community Bank of Tennessee, Shelbyville
First Farmers and Commercial Bank, Pikeville
First Farmers and Merchants Bank, Columbia
First Freedom Bank, Lebanon
First National Bank of Manchester, Manchester
The First National Bank of Oneida, Oneida
First National Bank of Pulaski, Pulaski
First Peoples Bank of Tennessee, Jefferson City
First Vision Bank of Tennessee, Tullahoma
First Volunteer Bank, Chattanooga
FirstBank, Nashville
Franklin Synergy Bank, Franklin
Greenfield Banking Company, Greenfield
The Hardin County Bank, Savannah
Heritage Bank & Trust, Columbia



TBA's Amy Heaslet with Tommy Bates, ICBA's Karen Thomas and Joe Schneider, and TBA's Colin Barrett at a BankPac check delivery in September.

Highland Federal Savings and Loan Association, Crossville
 Home Banking Company, Selmer
 Home Federal Bank Corporation, Middlesboro, Ky.
 Home Federal Bank of Tennessee, Knoxville
 Homeland Community Bank, McMinnville
 HomeTrust Bank, Morristown
 InsBank, Nashville
 Johnson County Bank, Mountain City
 Legends Bank, Clarksville
 Macon Bank and Trust Company, Lafayette
 Mountain Valley Bank, Dunlap
 Newport Federal Bank, Newport
 Paragon Bank, Memphis
 Peoples Bank, Clifton
 Peoples Bank & Trust Company, Manchester
 Peoples Bank of East Tennessee, Madisonville
 Peoples Bank of the South, LaFollette
 The Peoples Bank, Sardis
 Pinnacle Bank, Nashville
 Progressive Savings Bank, Jamestown
 Regions Bank, Nashville
 Reliant Bank, Brentwood
 Renasant Bank, Nashville
 Security Bank and Trust Company, Paris
 Security Federal Savings Bank of McMinnville, McMinnville
 Sevier County Bank, Sevierville
 Simmons Bank, Goodlettsville
 SouthEast Bank, Farragut
 Southern Bank of Tennessee, Mount Juliet
 Southern Community Bank, Tullahoma
 Sumner Bank & Trust, Gallatin

SunTrust Bank, Nashville
 Tennessee Bankers Association, Nashville
 Tennessee State Bank, Pigeon Forge
 TNBANK, Oak Ridge
 Traditions First Bank, Erin
 TriStar Bank, Dickson
 Triumph Bank, Memphis
 TruPoint Bank, Johnson City
 Trustmark National Bank, Memphis
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 Volunteer Federal Savings Bank, Madisonville
 Volunteer State Bank, Portland
 Wayne County Bank, Waynesboro
 Wilson Bank & Trust, Lebanon

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*RFI = Regulatory Feedback Initiative




THE BROADMOOR COLORADO SPRINGS, CO JUNE 17–19, 2018

For more information and to register,
please visit TNBankers.org/annual

THE setting sun is the defining moment of the day at for the Tennessee Bankers Association's 128th *Annual Meeting* location—The Broadmoor in Colorado Springs, Colo.

The Five-Star luxury hotel offers an assortment of family-friendly fun, luxurious amenities, and world-class dining, but the picture-perfect views of the blue-green slopes of Cheyenne Mountain are magnificent.

This *Annual Meeting* will elevate your success. Hear from business leaders, strategists, and experts about what to expect in the banking industry. Tee off at the award-winning Broadmoor Golf Club, set in the Cheyenne Mountain foothills.

Relax in the heated, “zero-entry” infinity pool, complete with stunning views of Cheyenne Lake and the mountains. 



THE BROADMOOR

A LUXURY RESORT WITH A SPIRIT OF ADVENTURE



Mountain View Room at The Spa at Broadmoor



The Garden Room at LaTaverne



The Infinity Pool on Cheyenne Lake





ONE of the top five-star resorts in the U.S., The Broadmoor sits against the magnificent blue-green slopes of Cheyenne Mountain, like a grand hotel in the Alps. A luxury resort with a spirit of adventure, everything here is exquisite: acres of lush grounds and a lake, a glimmering pool, world-class golf, celebrated bars and restaurants, an incredible spa, and elegant lodging. Here are a few of the many highlights you can expect to enjoy.

DISCOVER THE CELEBRATED RESTAURANTS AND LOUNGES

From the day The Broadmoor first opened in 1918, founder Spencer Penrose set out to create a dining experience that celebrates modern innovation while honoring the culinary traditions of the American West. A hundred years later, that passion for inspired cuisine continues at The Broadmoor's award-winning restaurants and lounges.

The Broadmoor showcases 10 restaurants as well as 10 cafés and lounges that range from Colorado's only Forbes Five-Star, AAA Five Diamond restaurant (Penrose Room) to their casual Pool Café, and the Espresso News coffee shop.

EXPERIENCE THE FORBES FIVE-STAR SPA

The Spa at The Broadmoor is known internationally for their innovative services and integrated approach to health and relaxation. Between treatments, relax in the Spa's dry saunas, steam rooms, aromatherapy rooms, or fireplace lounges. The Mountain View Room overlooks our lush golf course and the Rocky Mountains beyond, offering an additional space to enjoy quiet reflection and light refreshments.

FUN FOR THE WHOLE FAMILY

At The Broadmoor, there are endless adventures and activities for every age and interest. Family- and child-friendly activities include:


Outdoor Pool

The 11,000-square-foot infinity-edge swimming pool, located at the north end of Cheyenne Lake, features Slide Mountain waterslides, a children's pool, and two 14-person whirlpools.

Seven Falls

Experience the beauty of Colorado's most spectacular waterfall and see for yourself why it's known as "the Grandest Mile of Scenery in Colorado." With scenic hiking trails, gift shops, and even its own restaurant, Seven Falls is the ultimate family adventure.

Horseback Riding

Old Stage Riding Stables offer a unique western horseback riding experience. The Broadmoor offers guided pony rides for children ages eight and under, and small animals just right for petting. 





FUN FOR EVERYONE

ANNUAL MEETING ACTIVITIES ARE SURE TO DELIGHT

TBA members always look forward to the special events associated with *Annual Meeting*. It is in these settings that bankers from around the state forge relationships and bonds that serve them year-in and year-out in their careers.

Are you interested in participating in these events? Visit TNBankers.org/annual to register.

GOLF TOURNAMENT

AT THE BROADMOOR'S WEST COURSE

Monday, June 18 – 1:30 p.m. Shotgun Start
Registration Fee - \$175

Thanks to Pathway Lending's sponsorship, green fees are lowered from \$225.

Set in the Cheyenne Mountain foothills of Colorado Springs, The Broadmoor Golf Club is consistently ranked among the best in the world. Their three iconic courses were designed by some of golf's greatest names and have played host to numerous national tournaments, including the U.S. Women's Open and PGA Cup Matches.

Annual Meeting golfers will face the West Course, which features rolling fairways, multi-level greens, and demanding haz-



ards—making it stunning yet formidable. At 6,800 feet, this 18-hole course has doglegs and steeply-angled greens and offers breathtaking views of both the mountains and Colorado Springs.

The West Course plays tighter off the tee, with more heavily tree-lined holes than the East Course and also gives players an array of spectacular approach shots. Don't let the stunning mountain views distract you; our West Course may look like a postcard, but it offers a very challenging and rewarding round of golf.

Teams will play in a four-person shamble format and are eligible for the following prizes: 1st and 2nd in 3 flights, closest-to-pin, and longest drive.



Cheyenne Mountain Zoo

CHEYENNE MOUNTAIN ZOO TOUR

Tuesday, June 19, 1:00 p.m. – 4:00 p.m.

Cost: \$114 per person

Lions and tigers and bears, oh my! Cheyenne Mountain Zoo is the perfect excursion when you are ready to get wild! A knowledgeable tour guide will lead you through the zoo on a two-hour tour that covers the majority of the zoo's expansive acreage. The highlight of your zoo excursion is an exclusive interaction with a zookeeper and an animal exhibit. Finish your amazing zoo experience with a trip on the Mountaineer Sky Ride, a chair lift that soars over some of the zoo's incredible habitats.

FOOTHILLS JEEP TOUR

Tuesday, June 19, 1:00 p.m. – 4:00 p.m.


Cost: \$121 per person

Explore the foothills above Colorado Springs by an open-sided, 4-wheel drive Jeep! Within minutes, you will be on a winding mountain road that will take you through spectacular overlooks of Colorado Springs, Cheyenne Canyon, Manitou Springs, and Garden of the Gods. Sight seeing in a jeep is a phenomenal way to see the extraordinary beauty of Colorado.

SOARING ZIPLINE ADVENTURE

Tuesday, June 19, 1:00 p.m. – 4:00 p.m.

Cost: \$191 per person

This exciting zipline adventure lets you soar over the amazing landscape around the famed Seven Falls. Experienced guides make this a fun and meaningful experience for both novice and experienced zip-liners. 



COLORADO SPRINGS

THIS SCENIC CITY OFFERS SOMETHING FOR EVERYONE

A crossroads for historians, sportsmen, and foodies, Colorado Springs offers a delightful mix of Western charms and wholesome attractions.

Sunny skies and crisp mountain air make it a perfect place for a golf outing, adventures for the family, and much more.

The Springs has become leisure tourism destination. With an incredible mountainous backdrop, the city has everything, from an excellent fine-arts museum to the historic Air Force Academy and an up-and-coming restaurant scene.

GARDEN OF THE GODS

www.gardenofgods.com

This gorgeous vein of red sandstone (about 290 million years old) appears elsewhere along Colorado's Front Range, but the exquisitely thin cathedral spires and mountain backdrop of the Garden of the Gods are particularly striking. Explore the network of paved and unpaved trails, enjoy a picnic and watch climbers test their nerve on the sometimes flaky rock. In the summer, Rock Ledge Ranch, a living history museum near the park entrance, is worth a visit for those interested in the lives of Native Americans and 19th-century homesteaders in the region.



RED ROCK CANYON OPEN SPACE

www.redrockcanyonopenspace.org

A former quarry and part of the sandstone vein that runs through the Garden of the Gods, this 787-acre park offers hiking, mountain biking, and rock climbing, without all the tourist hoopla.

If you want to link up with a longer hike, the Section 16 trail leads out of the southwestern corner of the park on a nice 6-mile loop.

COLORADO SPRINGS FINE ARTS CENTER

www.csfineartscenter.org

Fully renovated in 2007, this expansive museum and 400-seat theater originally opened in 1936. The museum's collection is surprisingly sophisticated, with some terrific Latin American art and photography, and great rotating exhibits that draw from the 23,000 pieces in its permanent collection.



Colorado Springs Fine Arts Center


US AIR FORCE ACADEMY

www.usafa.af.mil

A visit to this campus, one of the highest-profile military academies in the country, offers a limited but nonetheless fascinating look into the lives of an elite group of cadets. The visitor center provides general background on the academy; from here you can walk over to the dramatic chapel (1963) or embark on a driving tour of the expansive grounds.

MONEY MUSEUM

www.money.org/money-museum

We're willing to bet there are more than a few bankers who are into coin collecting. This museum has gold coins from the early 19th century, early commemorative coins from the turn of the 20th century, and a few vintage greenbacks, too. 



US Air Force Academy



Q&A with Bob Rolfe

Commissioner, Tennessee Department of Economic and Community Development

Bob Rolfe was sworn in on March 1, 2017 by Governor Bill Haslam to serve as the commissioner of the Tennessee Department of Economic and Community Development. The department is responsible for recruiting business and industry to the state as well as Tennessee's overall economic growth.

Rolfe brings to the role more than three decades of experience in business and investment banking in Tennessee. Nearly a year into his role at TNECD, *The Tennessee Banker* caught up with Commissioner Rolfe to learn about his strategy at the department, and the opportunities and challenges the state will face in the coming year.

What do you see as Tennessee's greatest strength when it comes to economic growth? And what are our biggest challenges?

In regards to economic growth and job creation, one thing we've been challenged with over the past few years is automation. This is a trend that's occurring throughout the nation, not just in Tennessee, so states across the nation are all facing the same challenge. Companies are becoming more efficient, which means fewer jobs, but the good news is that these jobs are higher quality, higher wage jobs. As a state, we aim to attract high quality, family

Department of Economic and Community Development Commissioner Bob Rolfe, Gov. Bill Haslam, and Hörmann, LLC officials announced in October that the company will invest nearly \$64 million to establish a manufacturing facility in Sparta.

PHOTO PROVIDED: TNECD
COMMISSIONER'S OFFICE



wage jobs and one of our greatest strengths are workforce development programs like Tennessee Promise and Tennessee Reconnect. These programs are providing pathways to education for all Tennesseans and show companies that we are proactively equipping our workforce with the skills they need to fill specialized positions. We were the first state in the nation to develop programs like these and many states have since attempted to recreate similar programs using this model.

What are the top 3 priorities for your department in 2018?

As we enter the final year of the Haslam administration, we are going to continue to focus on the priorities our department has concentrated on since 2011. Job recruitment and expansion are always a top priority of our department, but in 2018 we are going to focus higher quality, higher wage jobs. Another big focus of ours will be on the Memphis Regional Megasite. The Megasite is a valuable asset to the state, and we would love to see a company locate on the Megasite before the end of Gov.

Haslam's term. We will also continue our efforts in rural Tennessee by assisting our communities as well as encouraging job creation in these areas of our state. In 2016, 40 percent of our projects were rural and this year that number has increased to 45 percent. Looking back to 2012, that number was only 32 percent, so you can see how this steady increase of projects filtering to our rural regions is helping to spread success throughout our state.

In recent years TNECD has implemented several initiatives to help some of the more rural communities grow economically. What is working well and what areas still need improvement?

Before my time began at TNECD, the department created the Community and Rural Development division in 2015. The team hosted listening sessions throughout the state and developed programs based on community feedback. We continue to develop those programs and make changes each year to in order to accommodate each community's needs. We've also placed a great emphasis on industrial site development, development of tourism infrastructure and downtowns, and moving our counties out of distress, so we are consistently focusing our efforts on helping Tennessee's rural communities succeed.

Tennessee banks are the economic engine of our state. How can Tennessee banks help TNECD accomplish its goals?

Tennessee banks are great partners to the State of Tennessee. By supporting local economy and assisting businesses throughout the state, Tennessee banks can help our department accomplish its goals.

If you could draw up your crowning accomplishment as TNECD Commissioner, what would it be?

I started with the department in March, so it hasn't quite been a full calendar year since I began. It was a seamless transition from Commissioner Boyd thanks to the one hundred ECD colleagues I have the privilege of working with on a daily basis. We have another year ahead of us, and we have a robust pipeline full of outstanding projects, so check back with me again in a year and I'll have a few great accomplishments to share with you that were made possible by the exceptional team at TNECD. 🇺🇸



Young Bankers network, meet legislators at Leadership Lunches

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EVENTS**

March 13
Day on the Hill
State Capitol, Nashville

April 15-17
Leadership Convention
The Peabody, Memphis

In November, the Young Bankers Division hosted seven *Leadership Lunches* around the state. These events offer bankers the opportunity to network with industry peers from the area and hear from Young Bankers Division Leadership and TBA about priorities and initiatives of the association.

With Alexander Thompson Arnold CPAs serving as the statewide sponsor of the luncheons, attendees also have the opportunity to hear from influential local legislators who each shared their perspectives on issues of importance for the legislative session convening in January.

The Tennessee Bankers Association is proud of its long history of an engaged young bankers division, and the strong turnout for luncheons across the state is evidence of the bright future for not just the division but the Tennessee banking industry as a whole. To be added to the distribution list for Young Bankers information and events, contact Stacey Langford, slangford@TNBankers.org. 





Visit TNBankers.org
for more photos



1. Sen. John Stevens
talked with TBA
members in Jackson.

PHOTOS BY STACEY LANGFORD





1.



1. In Memphis, members came out to listen to Sen. Lee Harris. **2.** Matt Wiltshire, Director of the Mayor's Office of Economic and Community Development for the Metropolitan Government of Nashville and Davidson County, discussed how the mayor is handling the growth of Nashville at the TBA luncheon. **3.** In Chattanooga, Rep. Ron Travis took time to meet members in his area.

PHOTOS BY STACEY LANGFORD



1. Rep. Kelly Keisling was the speaker at the Cookeville luncheon. **2.** Sen. Jon Lundberg spoke with attendees at the Kingsport luncheon. **3.** At the Knoxville luncheon, attendees heard from Rep. Jason Zachary.

PHOTOS BY STACEY LANGFORD



1.



2.





3.



Bank compensation survey results

Tennessee banks foresee rising employment and steady salary growth.



PATRICK J. COLE
Benefit Plan Senior
Manager in Tax Services,
Crowe Horwath LLP



NICHOLAS D. MOORE
Performance
Improvement Consultant,
Crowe Horwath LLP



TIMOTHY J. REIMINK
Managing Director,
Crowe Horwath LLP

A new survey of bank executives suggests that bankers in Tennessee could be experiencing slightly lower employee turnover rates and slightly less upward pressure on salaries than their counterparts elsewhere. Nevertheless, the competition for talented employees is likely to remain strong in the near term.

Every year, Crowe Horwath LLP surveys financial services organizations throughout the United States about compensation trends, benefits, incentives, and other human resource issues. The responses to the 2017 Crowe Bank Compensation and Benefits Survey show that employee salaries and turnover rates are still rising, continuing a multiyear trend. While Tennessee banks are subject to the same factors that are driving salaries higher nationwide, responses from survey participants in Tennessee suggest that the effects might be slightly less pronounced in The Volunteer State.

Business Growth and Staffing Plans

One of the most noteworthy trends in the 2017 Crowe survey relates to banks' overall employment strategies. For the first time since the 2008-2009 recession, more than half (54.9 percent) of the national survey respondents reported they planned to increase staffing levels during the coming year, either in response to normal growth (41.7 percent) or as a result of expansions or acquisitions (13.2 percent). The responses from bankers in Tennessee were comparable, and with a total of 53.8 percent reporting they expect to increase staffing levels over the next year. (See Exhibit 1.)

While the growth expectations among Tennessee bankers were comparable to the

national numbers in total, they differed in one interesting way: Tennessee bankers were less likely to expect staffing increases due to expansions or acquisitions (only 6 percent compared to 13.2 percent nationally) and were more likely to expect staffing increases due to normal growth (47.8 percent compared to 41.7 percent nationally).

Employee Turnover

In addition to expected employment growth, other survey responses also suggest the general upward pressure on salaries is continuing. For example, average employee turnover rates in the national survey climbed for the third consecutive year in 2017, reaching their highest levels in more than a decade—7.3 percent average turnover for officers and 18.9 percent for nonofficers.

Tennessee banks reported lower turnover rates for employees in nonofficer positions than the national figures reported. Nevertheless, like their counterparts elsewhere, survey respondents from Tennessee reported that, overall, the year-over-year trends in employee turnover remained on a steady upward trajectory. (See Exhibit 2.)

Although the lower nonofficer turnover rates in Tennessee could be interpreted as an encouraging sign, it is important to remember that employee turnover rates in general remain at historically high levels, which suggests upward pressure on salaries is likely to continue.

Compensation Strategies

When participants were asked to describe their compensation strategies, another survey question provides additional evidence of

COMPENSATION SURVEY DATA

Exhibit 1: Staffing Plans

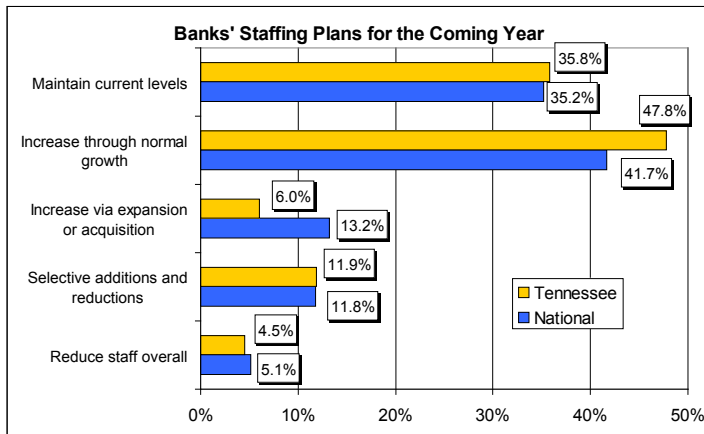


Exhibit 2: Employee Turnover

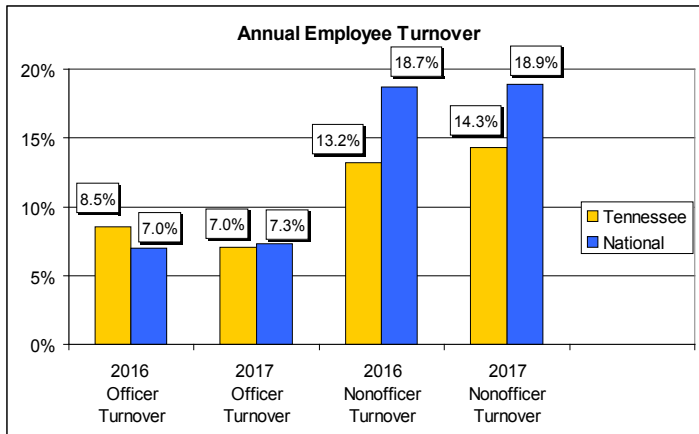


Exhibit 3: Compensation Strategies

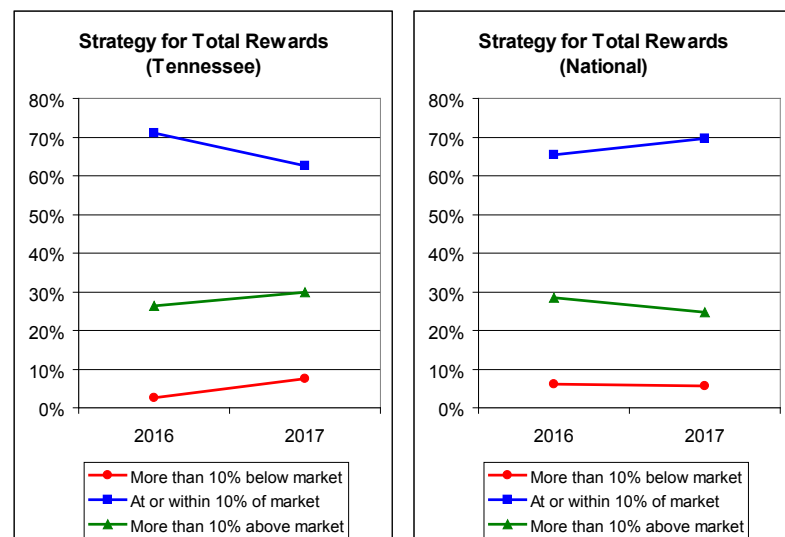
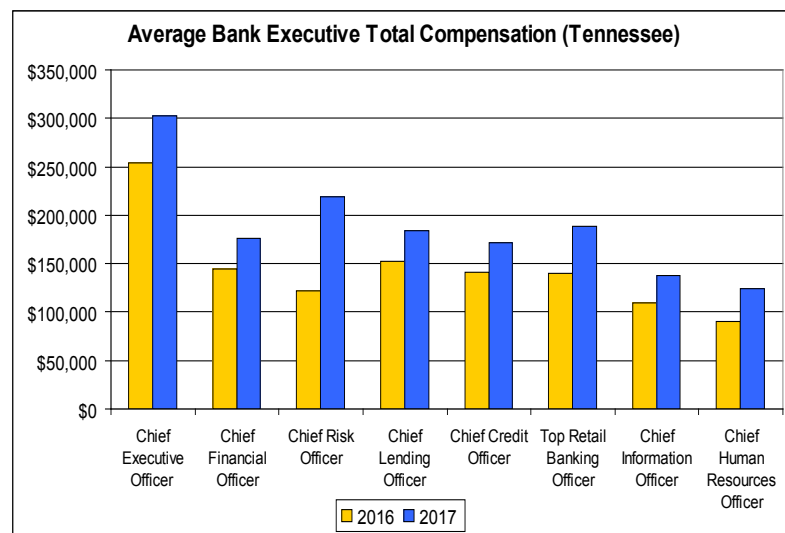


Exhibit 4: Executive Compensation




upward salary trends. Specifically, the survey asked respondents to characterize their banks' total rewards packages—that is, the combination of salary, benefits, bonuses, and other incentives—and rate them as being more than 10 percent above the market average, within 10 percent of the market average, or more than 10 percent below the market average.

Nationally, the number of banks that reported using an above-market compensation strategy declined very slightly in 2017, while the number who planned to stay near the market average increased by almost the same amount. This reversed what had been a strong four-year trend and could be seen as another indicator that bank executives are sensing a stabilizing labor market.

Among Tennessee bankers, however, the opposite trend was noted. The number of Tennessee respondents using above-market compensation strategies increased slightly in 2017, while the number planning to stay near the market average declined. (Exhibit 3.)

Finally, it should be noted that the upward pressure on salaries is particularly noticeable in the C-suite. According to the survey, the average total compensation packages for many senior-level bank executive positions in Tennessee rose sharply from 2016 to 2017. (Exhibit 4.)

Overall, the survey findings suggest that the market for productive bank employees—both nationally and in Tennessee—is likely to remain competitive for some time to come. Banks should be prepared to revisit their compensation strategies regularly to stay abreast of new developments. 



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Looking back at a momentous year



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

As I look back at 2017, my mind immediately rewinds to August and September, when we witnessed firsthand the devastation of our community due to Hurricane Harvey and the devastation of communities in the paths of Hurricanes Irma and Maria.

It was one tough hurricane season, to say the least. Whenever I think of it, my heart sinks for all those affected, including my own staff, customers, and family. However, I'm quickly reminded of the wonderful calls I received from community bankers across the country during those first fateful days. I cannot begin to express the gratitude I felt to those who reached out—some of whom I knew and others I didn't—just to see if I was OK and if I needed anything. This was a true measure of the lively heartbeat of community banking. Everyone was there for me, my bank and my community.

It's incredibly rewarding to see the next generation of community bankers coming up through the ranks with the same drive and passion for this industry as their fathers, mothers, and grandparents had.

One week after I received such overwhelming outreach, I was reaching back out to a community banker who had contacted me the previous week about Hurricane Harvey. I wanted to see what I could do to return the favor or to simply offer support. This is a true reflection of who we are as community bankers. The worst times bring out the very best in our industry. We stand ready to serve, even in the midst of devastation and chaos, and we are always there to lend a helping hand to fellow community bankers and their communities.

Community bankers raised \$150,000 through the ICBA Community Banker Hurricane Harvey Fund, further proof of this generosity of spirit. This will certainly go down as a highlight of my chairmanship and my year.

I've also been so touched by the community bankers I have met in my travels over the past year. I've been amazed by the number of generational community bankers—second- and third-generation community bankers and advocates who keep community banking in the family. While our industry is changing, so many family-owned community banks continue to thrive. It's really something to be proud of. Our profession is an honorable one, and it's incredibly rewarding to see the next generation of community bankers coming up through the ranks with the same drive and passion for this industry as their fathers, mothers, and grandparents had.

I'm also blown away by the number of community bankers who advocated for our great industry over the past year. We have made so much progress and are working toward real results with Congress and regulators. While we face challenges, you'll see that community bankers are on the verge of positive change that will help us serve our communities for generations to come. That's something to be thankful for this holiday season, and I'd like to thank ICBA and all of my fellow community bankers for a momentous year.

Everyone should close out the year feeling proud of what they have accomplished for our industry and America's communities. You have been difference makers, and I know you will continue to be difference makers in 2018.

Thank you for all you do as community bankers. Here's to a happy and prosperous New Year! 🍷



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Get the most out of TBA in 2018

From continuing education to monitoring state and federal legislative agendas, the Tennessee Bankers Association is here for you. With the New Year upon us, *The Tennessee Banker* asked TBA staff, how do you recommend members engage with the Association in 2018?



DEBBIE BRICKLES

Senior Vice President of Education

Register for a convenient, cost-effective webinar. In our ever-changing environment, webinar training is just one of the many continuing education options TBA offers. By partnering with Community Bankers Webinar Network, registration is simple, and webinars can be accessed from your PC, tablet, or phone. Can't make a live webinar? No problem. Recorded webinars enable you to access learning material anywhere at any time.



MONIQUE JENKINS

Education Coordinator

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AMY HEASLET

Senior Vice President/General Counsel

With nearly 30 open seats during the 2018 state elections, banker feedback on new candidates will be critical to TBA. Informing TBA's government relations team about pro-banking and business candidates early in these races will enable BankPac to get out in front and support them. If you have recommendations of candidates TBA should support, please contact me at ahneaslet@TNBankers.org.



T'LANIE LUU

Member Services Specialist

Help teach your community financial literacy by taking part in the Personal Economics Program (PEP). We know how vital it is that our neighbors understand the importance of saving, using credit responsibly, and learning how to avoid fraud, scams, and predatory lending. When our community is financially literate, it has a lasting impact on our local economy. As PEP Coordinator, I see firsthand the great work our bankers are doing. Please email me at tluu@TNBankers.org you'd like to get involved. 🇺🇸



Building a risk management culture



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MORE FROM AFFINION

For more information about the Affinion, visit their website at www.affinioninsurancesolutions.com, or contact Andrea Heger at 615-764-2082 or aheger@affiniongroup.com.

Banks face multiple aspects and varying degrees of risk every day. For this reason it's critically important to understand what factors to consider and steps to take in managing risks. The Office of the Comptroller of the Currency's definition of risk is "the potential that events will have an adverse effect on a bank's current or projected financial condition and resilience." (*OCC Comptroller's Handbook*).

Below are the eight types of risk that the OCC defines for banks to assess and manage:

1. **Credit risk** - related to an obligor not honoring the terms of an agreement
2. **Interest rate risk** - fluctuations in the market negatively affecting a bank's earnings
3. **Liquidity risk** - possibility of a bank being unable to meet its obligations when they are due
4. **Price risk** - potential that the value of financial instruments will shift with interest rates
5. **Operational risk** - failure to test internal controls to reduce fraud, defalcation, and other losses
6. **Compliance risk** - violations of laws, regulations, etc.
7. **Strategic risk** - poor business decisions or failure to react to changes in the market
8. **Reputation risk** - comes from the public's opinion or sometimes just perception. This has the potential to adversely impact how successful a bank is in terms of developing new or retaining current relationships.

To effectively manage the eight types of risk, an institution must create a risk management culture where organizational behaviors are defined as instrumental in the risk decision-making process. This enables the appropriate focus and protocols regard-

ing identifying, measuring, monitoring, and controlling risk. In a bank with a risk culture, everyone becomes a part of the risk management process, allowing for better coverage and creating a culture of excellence and personal responsibility.

There are several key aspects of a Risk Management Culture:

Risk or Event Identification

Risks must be clearly and proactively defined as well as identified to be managed effectively. A best practice is to use a work team bringing diverse perspectives from various functional areas.

Risk Assessment & Response

Once a risk is identified, it must be prioritized and measured. A risk qualification process that includes quantitative and qualitative elements is most effective. For each risk, determine the probability or likelihood of occurrence and the impact or severity. These two factors are multiplied to result in the inherent risk.

A cross-functional team determines what response or mitigation action(s) can be taken. Keep in mind, there are several possible responses; avoid, accept, mitigate/reduce, or share it. Once the response or mitigation step is considered, re-evaluate the rate of risk (probability and impact). The result is the residual risk and should be less in most cases. It is important to document the mitigation steps and assign owners to ensure follow-through. There are a number of sophisticated risk scoring tools banks can leverage; however, in-house software programs with spreadsheets can work as well.

SAMPLE RISK ASSESSMENT SPREADSHEET

Change	Risk	Profability/ Likelihood of Occurrence (1-5)	Impact/ Severity of Occurrence (1-5)	Inherent Risk Rating	Mitigation Step(s)	Owner	Probability (1-5)	Impact (1-5)	Residual Risk Rating

Sample Risk Rating Scale	
1-5	Low
6-15	Moderate
16-25	High

Ultimately, banks will want to understand and document (See sample above):


1. Risks
2. Probability or likelihood of occurrence pre-mitigation
3. Impact or severity pre-mitigation
4. Mitigation steps and owner(s)
5. Probability or likelihood of occurrence post-mitigation
6. Impact or severity post-mitigation

Risk Control & Monitoring

It is vital that policies and procedures are developed and put into place to facilitate appropriate response to risks. Keep in mind a risk assessment is completed at a point in time and is subject to change based on various factors. Effective monitoring positions a bank to react quickly in the event risk exceptions occur. In short, if risk is not monitored, a bank will find great difficulty demonstrating that they are operating within the limits.

Communication

Bank leadership must be clear in terms of the message across the organization. Risk management should be the responsibility of everyone. Furthermore, for the entire organization to support the risk management process, proper communication protocols must exist. When decisions are made or changes occur, pertinent information must be communicated across the organization for the process to operate as intended.

By building a risk management culture at your institution, you implement a process that is efficient and effective in addressing those inevitable aspects of business without putting further stress on your employees or resources. 



SIGNiX

E-Sign: Will that be one click or two?



S. SCOTT SARGENT
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Since the passage of the Electronic Signatures in Global and National Commerce Act (E-Sign) in June 2000, the world has gone digital. People routinely

contract, purchase products, and execute any number of agreements online. E-Sign was vital to that development by giving parties comfort that their electronic agreements would be enforceable. However, E-Sign was not all-inclusive and did not provide all the answers relative to online transactions. Today, many online businesses—particularly banks—still struggle with understanding some of the requirements of E-Sign. The language of E-Sign is straightforward, but the details of implementation leave room for interpretation and potential pitfalls that can be damaging for the unwary.

The statutory language of E-Sign is not complex. It outlines four basic elements for compliance:

Pre-Consent Disclosures

Before a consumer can agree to consent to electronic disclosures, notices or agreements, the business has to clearly and conspicuously describe:

- What right or option the consumer may have to receive the disclosures in hard copy
- The process to withdraw consent, effect of a withdrawal of a consent to electronic disclosures, and any fees that may apply
- The process to update contact information.
- The scope of the current consent—whether the consent applies only to the current transaction or will apply prospectively for all transactions

- How consumers can obtain a hard copy of a record after a consent is given and any applicable fees
- The hardware and software requirements for access and retention of electronic disclosures

Consent

Next, E-Sign requires that consumers confirm or express their consent electronically in a manner that reasonably demonstrates that the consumer is able to access the required disclosures online.

Post Consent

If a change is made in the hardware or software necessary to access or retain electronic records and because of the change, there is material risk the consumer will no longer be able to access or retain future disclosures, the business must provide the consumer with:

- The revised hardware and software requirements
- The right to withdraw consent without the imposition of any fees for such withdrawal and without the imposition of any conditions or consequence that was not set out in the pre-consent disclosures

Then the business must get the consumer to confirm or express their consent electronically in a manner that reasonably demonstrates that the consumer will be able to access the required disclosures online given the new hardware and/or software requirements.

Retention

Finally, E-Sign says when a statute, regulation, or other rule of law requires that a contract, disclosure, or other record relating to a transaction be retained for some period of time, that requirement is met under E-Sign by retaining an electronic record of the information in the contract, disclosure, or other record that accurately reflects the information in that document and is accessible by anyone who is entitled to access it for the period of time required in a form that is capable of being accurately reproduced for later reference.

Once a bank decides to take advantage of the opportunities of E-Sign, there are several issues to consider. Most of them are fairly obvious, but if overlooked, they could cause significant issues from a legal and regulatory perspective. The bank will have to implement appropriate policies and procedures, a methodology will have to be adopted to verify identity and memorialize consent, and

the Federal Reserve's regulations regarding E-Sign disclosures and record retention may need to be considered as well.


Whether or not to implement E-Sign is hardly a choice in banking today. Online account origination is not the future—it is the present. Banks can help prevent E-Sign violations by involving their compliance departments and engaging external resources when necessary to ensure compliance. Failure to establish an compliant E-Sign program may invalidate all contracts, agreements, and/or disclosures delivered or formed electronically. 



ILLUSTRATION: SHUTTERSTOCK



COMPLIANCE
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Start new year reviewing overdraft policies and procedures



DIMITRIS ROUSSEAS
Deputy General Counsel,
Compliance Alliance

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Customers sometimes, knowingly or not, spend more than they have in their account, and this is truer than ever as we move past the holiday season. As we know all too well, an “overdraft” happens when an account is debited for more than the balance, and banks typically charge a fee for these, whether they pay them or not.

Whereas the norm used to be to individually decide whether to pay each of these overdrafts (so-called “ad hoc” programs), banks have increasingly taken a more systematic approach by creating prearranged overdraft protection products. The names vary widely among banks, but the product types generally fall into one of four categories:

1. Overdraft transfers or sweeps
2. Overdraft lines of credit (ODLOCs)
3. Discretionary overdraft programs
4. Automatic overdraft programs

While all four provide a means for paying items that otherwise would be returned or rejected, the recent regulatory focus has mostly been on the last of these—automatic overdraft programs. These programs typically rely on computerized decision-making with little or no case-by-case review.

With all of the other regulatory developments in the past few months, you might have forgotten that just back in August, the CFPB unveiled a new “Know Before You Owe”

overdraft disclosure. The new prototypes were a result of a simultaneously published study into “frequent” overdrafters and found that banks are generally making a majority of their revenue income from overdraft and NSF fees. These new disclosures are merely “prototypes” that the Bureau continues testing them with consumers, while full implementation is scheduled to be on the 2018 agenda.

In its most recent *Supervisory Highlights* published this past September, the Bureau notes that certain institutions repeatedly engaged in deceptive acts or practices by misrepresenting their overdraft opt-in products. Here are some examples:

- Stating that the overdraft product applied to check, ACH, and recurring bill payment transactions, when it in fact did not.
- Asserting that the overdraft product would allow the consumer to withdraw more than the daily ATM withdrawal limit and be subject to only one overdraft fee when actually neither one of these policies and procedures were true.
- Disclosing that the overdraft product would take effect the day the consumer enrolled, when in reality it wouldn’t be effective until the next day.

The Bureau decided that these representations either misled or were likely to mislead a reasonable consumer about “material” aspects



of the overdraft product. The CFPB made clear that providing new account opening disclosures or subsequent enrollment disclosures would not cure the misleading representations.

In light of these findings, here are a few reminders as we embark on this season of spending:

- Train staff to fairly disclose overdraft protection programs, including features, costs, terms, how to opt out of the service, consequences of extensive use, and any alternatives, especially ones more favorable to the customer.
- Disclose any time multiple fees could be charged per day, and clarify that these fees count against any overdraft protection dollar limit. When disclosing fees, actually restate the amount of the fee rather than merely stating that the bank's "standard fee will apply."
- Explain the bank's transaction clearing policies, and that transactions may not be processed in the order in which they occurred, which may affect the total fees incurred by the consumer.
- If possible, alert customers before an overdraft triggers any fees in a way that allows them to cancel the withdrawal or transfer before incurring the fee.
- Consider daily limits on fees; for example, consider a numerical limit on total overdrafts that will be subject to a fee per day or a dollar limit on the total fees imposed per day.

Mark one thing off your list by keeping these overdraft policies and procedures in mind during your annual review. 🇺🇸

As the industry moves past the holiday shopping season, have your staff trained to properly disclose your bank's overdraft policy with customers.

PHOTO: SHUTTERSTOCK







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.

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Thanks to the sponsorship and advertising support of our associate members, TBA maintains high-quality programming while controlling costs for attending TBA events. To sponsor a 2018 event, please contact Stacey Langford at slangford@TNBankers.org or visit www.TNBankers.org/news/advertising-sponsorships.

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Contact: Larry Nicholson
Larry.Nicholson@Wittenbach.com

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COMPLIANCE SERVICES

Sentry Advisors, LLC

125 Hampton Pl

Nashville, TN 37215-1537

Phone: 615-545-5833

www.sentryadvisory.com

Contact: William (Dru) Childress, CRCM, CPA

dru@sentryadvisory.com

Sentry Advisors is a regulatory risk consulting firm that provides quality, cost-effective consumer compliance, and BSA/AML services to financial institutions. Sentry understands the mounting challenges faced by financial institutions to maintain strong and sustainable compliance programs in the face of an ever-changing regulatory landscape, and we are here to help. We offer a full suite of compliance and BSA/AML services, including, but not limited to: independent compliance and BSA/AML testing; outsourced/co-sourced compliance monitoring; fair lending program assessment and testing; HMDA program review and data integrity testing; compliance training (board and staff); and more.

INFORMATION TECHNOLOGY

The IT Company

16 Emory Pl, Ste 100


Knoxville TN, 37919- 7342

Phone: 865-392-9200

www.theitco.net

Contact: Alexandra Blacklock

ablacklock@theitco.net

The IT Company is a MSP based in Knoxville, Tenn. We become an integral part of your organization's culture and daily life. There is usually no department in an organization that you deal with more frequently than your IT staff, and we essentially become your IT department. We intentionally only select between 8-12 new customers per year to partner with in order to deliver a consistent and predictable experience for each new customer and existing customers as well. We do not believe in hyper-growth but instead methodical and predictable year over year growth. We are able to do this by delivering all aspects of IT to you all based on industry best practices, standards, governance architectures and specific proven methodologies therefore ensuring your experience is stable, consistent, predictable and reliable. All of this is centered around systems that will grow with your business, help you feel safe and secure, and are focused on time and cost efficiency. 



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People on the Move

Have information from your bank about promotions or branch news?
Send them to Lila Griffin at lgriffin@TNBankers.org.

Mark Puckett, a tax professional who has served the Memphis area for 40 years, was named by **Alexander Thompson Arnold PLLC** as a partner in their Memphis office December 1.



PUCKETT

Memphis' Bancorp South Bank Whitehaven office has welcomed community development lender **Johnnie Owens**.



OWENS

CapStar Bank, Nashville, has named **Mike Burke** as wealth advisor.



HARRIS



DAVIS



BROWN

Citizens Bank, Elizabethton, has promoted **Jake Harris**, commercial banker, to senior vice president. In addition, the bank has named **Ford Davis** as a senior vice president to serve as a regional commercial relationship manager throughout the Tri-Cities area; and **Xenia Brown** was selected for the mortgage banking team to focus on mortgage lending in the Tri-Cities region.

Financial Federal Bank, Memphis, has named **Alex Neale** as senior vice president of private banking.

First Tennessee Bank, Nashville, has named veteran banker, **David Jones**, to lead its Middle Tennessee business banking team.



JONES

Heritage Bank & Trust, Columbia, has welcomed **Letha Chandler** as their new human resources officer.



CHANDLER

Pinnacle Financial Partners, Nashville, has added seasoned financial advisor, **Rick Seadler** to the commercial banking team at the downtown Nashville location. Veteran trust services advisor **John Mark McKenzie** was named a senior vice president and trust portfolio advisor.



McKENZIE

Regions Bank, Nashville, has named **Peter Thomson** as vice president and wealth advisor for Regions Private Wealth Management.

Renasant Bank, Nashville, has promoted **Clay Hart** to president of Nashville banking and retail.

SunTrust Banks, Nashville, has welcomed **Jena Layne** as regional sales manager for the Tennessee Treasury & Payment Solutions commercial sales team.

Tennessee Bank & Trust, Franklin, has promoted **Jeff Young** to Williamson County area executive.

Triumph Bank, Memphis, has promoted **Coers Adams** to banking officer and commercial real estate portfolio manager.



ADAMS

Bank Notes

BankTennessee, Collier-ville, has launched **BTN Wealth Services** to offer investment and wealth management services to its bank customers through a partnership with **Cetera Investment Services** and has named financial services veteran **Gena Wolbrecht** as program manager of this new service.



WOLBRECHT

Capital Bank Corporation, Greeneville, has merged into and changed its name to **First Tennessee Bank, N.A.** effective 11/30/17.

Citizens Community Bank, Winchester, has received an award from the Small Business Administration for being the No. 1 lender for the state of Tennessee in the SBA's 504 program.



Citizens National Bank, Sevierville, has opened a new branch adjacent to Kroger in the Kroger Shopping Center with the same team and the same hours and weekdays of operation as when they were inside Kroger food center.

Kathryn Love of Citizens Bank, New Tazewell,

retired after 50 years with the bank. Love's "heart of a teacher" served her well as she spent decades teaching Claiborne County school children the importance of financial literacy. "Employees such as Kathryn have been key contributors to our company's success, and we appreciate their selfless service over the years," said Kenneth V. Jones, President/CEO of Citizens Bank.



LOVE

Dyersburg's First Citizens National Bank

has announced that their executive vice president and chief financial officer, **Laura Beth Butler**, was named "CFO of the Year" by *Memphis Business Journal* at its 8th annual CFO of the Year awards program. Butler, CPA, has worked with FCNB since 2004 and later earned a Chartered Global Management accountant license in 2012.



BUTLER



First Farmers and Merchants Bank, Columbia, celebrated the opening of a new branch in Brentwood, (5020 Harpeth Drive) with a ribbon-cutting ceremony.



Heritage Bank USA Inc., headquartered in Hopkinsville, Ky., has won the Tennessee District Office 504 First Mortgage Lender of the Year award for federal fiscal year 2016. Heritage Bank produced \$14,000,000 in loans to small business via the SBA 504 Loan Program.



The **Horace and Sara Dunagan Chair of Excellence in Banking at the University of Tennessee at Martin** welcomed guest panelists Lee Moss (left), chairman of the Tennessee Bankers Association; Dr. Keith Carver (center), UT Martin chancellor; and Colin Barrett (second from right), president of the Tennessee Bankers Association, to campus Nov. 8, for a bankers' luncheon and discussion. Dr. Nic Dunagan (second from left), university chancellor emeritus, and John Clark (right), interim director of the Horace and Sara Dunagan Chair of Excellence in Banking also attended.

Lee M. Moss, chairman of TBA and president of **Franklin Synergy Bank, Murfreesboro**, has received the 2017 *Distinguished Fiji Award*. This annual service award was given in recognition for his faithful and unselfish service to Phi Gamma Delta fraternity and his special contribution to mankind and society.



Pendleton Square Trust Company, Nashville, hosted a dinner with Commissioner **Greg Gonzales** and several trust and estate attorneys who were in town for a national legal conference. In his remarks, Gonzales commented on Tennessee's favorable trust laws and the Department's collaborative approach to trust regulation.

The merger of **Peoples State Bank of Commerce, Nolensville**, with FNB Bank, Scottsboro, Ala., was effective 11/20/17. Going forward, the Nolensville bank will be known as FNB Bank.

Nashville's Waller partners and veteran tax attorneys, **Richard Johnson** and **Michael Yopp**, were recognized in the 2017 edition of *Chambers High Net Worth* guide, which researches and ranks the world's best lawyers. Both practitioners were honored with Band 1 rankings.



In **Lebanon**, **Wilson Bank & Trust's** president and longtime banker, **Elmer Richerson**, retired at the end of 2017.

Community Corner

If your bank's Facebook page has highlights from community involvement, tag @TNBankers in the post to possibly get it published in *The Tennessee Banker* magazine.

The Foundation of Athens Federal Community Bank, Athens, has presented 42 grants, totaling \$116,000, to charitable and nonprofit organizations in AFCB's service area, and included 24 McMinn County agencies.



Employees of BancorpSouth Bank, Jackson, with friends and family, participated in the 2017 West Tennessee Heart Walk and raised nearly \$6,000 for the American Heart Association, making them the event's top fundraising company.



Citizens Bank of Lafayette, Lafayette, recognized and honored their veterans at a well-attended breakfast in November.



Citizens National Bank, Sevierville, presented a check for \$5,000 to Sevier County Partners in Progress Education Foundation, an education program for local citizens designed to give better access to attend college or become better prepared to enter the workforce upon graduation.



Commercial Bank, Harrogate, sponsored Second Harvest Food Bank's 12th Annual East TN Chili Cook-off held at the World's Fair Park, Knoxville.

Dayton's First Bank of Tennessee presented \$500 to the Dayton Housing Authority for treat bags for senior and disabled adults.



Pictured with the check is Jeff Agee, chairman and CEO of FCNB, Mylissa Clark and Melissa Brubaker, co-directors of Matthew 25:40, and Judy Long, president and COO of FCNB.

First Citizens National Bank, Dyersburg, donated \$1,000 to Matthew 25:40 Inc of Dyer County to help raise awareness of the nonprofit offering emergency assistance in the community.

First Community Bank of Tennessee, Shelbyville, and its Teen Advisory Group filled 2017 Blessing Boxes with ingredients for a Thanksgiving meal and created a video explaining the process and posted it on the bank's Facebook page.



First Farmers and Commercial Bank, Pikeville, has donated \$150 to SSHBEA horse show; \$500 to the Rescue Squad for Smoke in the Valley; and the House of Hope received a gift of \$100 from the bank.



First Tennessee Bank, N.A., Memphis, has donated \$100,000 to the Change Center and pledged a five-year commitment to support the daily operations of the Knoxville area Youth Entrepreneur Center, a nonprofit agency offering a safe place for young people to attend, interact, and help prepare Knoxville's young people for part-time and full-time work.



First Tennessee Foundation contributed \$5,000 to the Maryville City Schools Foundation for economically disadvantaged students in the district.



First Tennessee Foundation has continued its history of donations to Mountain States Foundation by giving \$15,000 for the support of Johnson City's children hospital's intensive care unit.



Savannah's The Hardin County Bank employees presented a check of \$1,160, from "Peace, Love, and Run" October Fun Run fundraiser, plus 200 Arctic Ice tumblers to the Darryl Worley Cancer Treatment Center.

In **Pigeon Forge, Tennessee State Bank's** customers now have an opportunity to purchase a special debit or credit card for \$10 and the bank will donate 100 percent of the card fee to the Smoky Mountain Service Dogs, a nonprofit agency that trains mobility assistance dogs to aid disabled veterans.



Pictured are: **Todd Proffitt**, president and CEO of TSB, **Brooke Baxter**, operational branch manager at TSB and a SMARM board member with **Dick Wellons**, director of SMARM.

Tennessee State Bank, Pigeon Forge, has donated \$2,000 to Smoky Mountain Area Rescue (SMARM) to help in their mission of serving those in need in the community.



Employees of **Lebanon's Wilson Bank & Trust** collected more than 1,600 nonperishable food items during WBT's Oktoberfest, and made a donation to Joseph's Storehouse, a local partner agency of Second Harvest Food Bank of Middle Tennessee.



Representatives from **Bank3, The Citizens Bank, Commercial Bank, First Citizens National Bank, Reelfoot Bank, Regions Bank, and Simmons Bank** met in November to coordinate the 2017 Blue Lights and Banks, an annual event to benefit Chimes for Charity through Union City to collect canned goods, toys, and cash donations for residents in need.

Featured Events

**MARCH
4-9**

THE SOUTHEASTERN SCHOOL OF CONSUMER CREDITSM

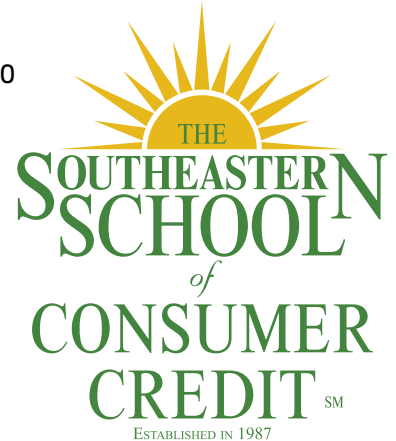
TBA Barrett Training Center, Nashville

Early Registration Deadline: February 15

TBA Member/Associate Member Discounted Tuition - \$1,700

TBA Contact: Debbie Brickles, dbrickles@TNBankers.org

The Southeastern School of Consumer CreditSM is an intermediate-level, one-week program featuring more than 30 hours of classroom instruction through 14 modules in five-course clusters that provide specialized but well-rounded training in consumer banking. Recommendations for participation include at least one year's experience in consumer credit or five years of general banking experience, in addition to prescribed AIB or college course prerequisites. Students are housed at the Loews Vanderbilt Hotel.



**MARCH
13**

YOUNG BANKERS DIVISION DAY ON THE HILL

Tennessee State Capitol, Nashville

TBA Member/Associate Member Registration - \$40

TBA Contact: Stacey Langford, slangford@TNBankers.org

Day on the Hill enhances the TBA government relations program and introduces bankers to the Tennessee legislative process. Bankers will hear presentations from lawmakers and other political leadership within the General Assembly. Along with a briefing on legislative issues pertinent to the financial services industry, participants will view the proceedings of the House and Senate committee hearings and have the opportunity to visit with their representatives and senators. Breakfast and lunch are included.

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The attendees of the 2017 *Day on the Hill*

**MARCH
15 & 16**

HUMAN RESOURCES CONFERENCE

Embassy Suites & Conference Center, Murfreesboro

Early Registration Deadline: March 1

TBA Member/Associate Member Early Registration - \$395

TBA Contact: Debbie Brickles, dbrickles@TNBankers.org

This annual conference covers compliance issues related to the human resources function and addresses the current topics and management issues. Human resource professionals from across the state network with peers and find solutions to their common problems.

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FINANCIAL PSI
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**MAY
15**

INTRODUCTION TO BANKING

TBA Barrett Training Center, Nashville

Early Registration Deadline: May 1

TBA Member/Associate Member Early Registration - \$255

TBA Contact: Debbie Brickles, dbrickles@TNBankers.org

This program is designed for anyone wanting an overall view of the banking industry. Led by banker and consultant Craig Holland, this program is a great resource for obtaining the essential principles, concepts, and operations of banking. It will cover the local and global impact of banking's role in the economy and how economic trends, both historical and current, have impacted the industry and the economy. You will become familiar with banks' structure, federal and state regulating agencies, bank terminology overview, etc.



Instructor Craig Holland



Employment Opportunities

1710-3(M) BRANCH MANAGER

Community bank in middle TN is seeking an experienced Branch Manager for their Lyles, TN branch (Hickman County): The Branch Manager position is responsible for managing the branch by following established procedures in planning, directing, and organizing the sales and daily operational of the assigned branch operations including teller operations, customer service, new accounts, lending, collections, personnel administration, compliance and branch security. The Branch Manager extends credit to businesses and individuals and will be responsible for the origination of all loans, past dues and collection of all loans originated in the branch. The Branch Manager is also responsible for community outreach and overall growth of the branch. All staff members are expected to support the bank and its values and goals through proactive teamwork, continued learning, effective communication, active participation, positive leadership, exceptional customer service and exhibiting a high level of integrity and ethical behavior. The qualified individual must possess the proven ability to build a strong referral network, develop and grow both new and existing relationships, provide innovative financial solutions to customers and prospects, and demonstrate strong credit skills. The candidate must be a self-starter and team player, possess strong oral and written communication skills, be well organized, demonstrate the ability to work under pressure, and have strong computer skills, including Excel, Word. Knowledge of Fiserv system is beneficial. Bachelor's degree in finance or related field is preferred. Banking experience including at least three years of management experience in retail or banking operations is strongly preferred. EOE/ AA /M/F/ Vet/Disability. Qualified candidates should send their resumes to ppowlas@tnbankers.org.

1711-4(M) PERSONAL BANKER

SUMMARY: Opens accounts, explains and processes IRA, HAS and other financial services and correct records by performing the following duties. ESSENTIAL DUTIES AND RESPONSIBILITIES: Other duties may be assigned; Interviews customers and sells available financial services: Outside Sales through cold calls & outside sales; Savings; Checking Accounts; Individual Retirement Account; Certificates of Deposit; Savings Bonds; Safe Deposit Box; Develops Customer Profile; Credit Cards; Automated customer account and product set-up; Answers customers questions and investigates and corrects errors; Presents funds received from customer to Teller for deposit; Refers business accounts for remote deposit and commercial lending; Refers customers to line of business partners; Admits customer to safe deposit vault; SUPERVISORY RESPONSIBILITIES: None.

QUALIFICATIONS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential function. EDUCATION and/or EXPERIENCE: Business Degree or High School Graduate. LANGUAGE SKILLS: Good English communications skills required. MATHEMATICAL SKILLS: General math ability. REASONING ABILITY: Be able to deal with the public. CERTIFICATES, LICENSES, REGISTRATIONS: CSR training preferred. PHYSICAL DEMANDS: This individual should be able to sit for prolonged periods while dealing with the public. Mobility to move within workstations as well as other areas of the bank is essential. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Qualified applicants should apply to James Kuntz at jkuntz@tennbank.com or 615-298-8000.

1710-3(M) BRANCH MANAGER

Community bank in middle TN is seeking an experienced Branch Manager for their Lyles, TN branch (Hickman County): The Branch Manager position is responsible for managing the branch by following established procedures in planning, directing, and organizing the sales and daily operational of the assigned branch operations including teller operations, customer service, new accounts, lending, collections, personnel administration, compliance and branch security. The Branch Manager extends credit to businesses and individuals and will be responsible for the origination of all loans, past dues and collection of all loans originated in the branch. The Branch Manager is also responsible for community outreach and overall growth of the branch. All staff members are expected to support the bank and its values and goals through proactive teamwork, continued learning, effective communication, active participation, positive leadership, exceptional customer service and exhibiting a high level of integrity and ethical behavior. The qualified individual must possess the proven ability to build a strong referral network, develop and grow both new and existing relationships, provide innovative financial solutions to customers and prospects, and demonstrate strong credit skills. The candidate must be a self-starter and team player, possess strong oral and written communication skills, be well organized, demonstrate the ability to work under pressure, and have strong computer skills, including Excel, Word. Knowledge of Fiserv system is beneficial. Bachelor's degree in finance or related field is preferred. Banking experience including at least three years of management experience in retail or banking

operations is strongly preferred. EOE/ AA /M/F/ Vet/Disability. Qualified candidates should send their resumes to ppowlas@tnbankers.org.

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 analysis 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.

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+; 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 corporation's plans and programs as a strategic partner. Evaluate and advise on the impact of long range planning, introduction of new programs/strategies and regulatory action. Develop credibility for the finance group by providing timely and accurate analysis of budgets, financial reports and financial trends in order to assist the CFO, the Board and other senior executives in performing their responsibilities. Enhance and/or develop, implement and enforce policies and procedures of the organization by way of systems that will improve the overall operation and effectiveness of the corporation. Establish credibility throughout the organization and with the Board as an effective developer of solutions to business challenges. Provide technical financial advice and knowledge to others within the financial discipline. The Chief Credit Officer is responsible for


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

1707-2(M) LOAN DOCUMENTATION SPECIALIST

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

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

1705-5(M) CREDIT ANALYST


Homeland Community Bank, McMinnville, TN. Overview: The Credit Analyst will work closely with lenders to complete credit memorandums for new and existing relationships. Responsibilities will include analyzing financial information and calculating global debt service coverage ratios, interpreting the borrower's ability to repay, and determining loan to value ratios based on proposed collateral. **Job Requirements:** Bachelor's degree in accounting, finance, business, or commensurate experience; Strong analytical skills; Knowledge of cash flows, balance sheets, income statements; Ability to communicate effectively in writing; Good organizational and team working skills with the ability to prioritize multiple tasks; Knowledge of the lending function; Proficient with Microsoft Word and Excel. **Job Functions:** Analyze loan data on new, renewal, and existing loans; Prepares spreadsheets and reports for loan officers; Ability to apply credit policies to credit underwriting and decisions; Performs analysis on various types of collateral; Works closely with loan officers in gathering information of borrowers to perform an analysis of the borrower's financial strength and ability to repay; Performs other duties as assigned by Senior Management. Homeland Community Bank is an Equal Employment Opportunity Employer. Qualified applicants should send their resumes to jduncan@homelandcb.com or mail to Homeland Community Bank, PO Box 7318, McMinnville, TN 37111, ATTN: HR – Credit Analyst. 

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.

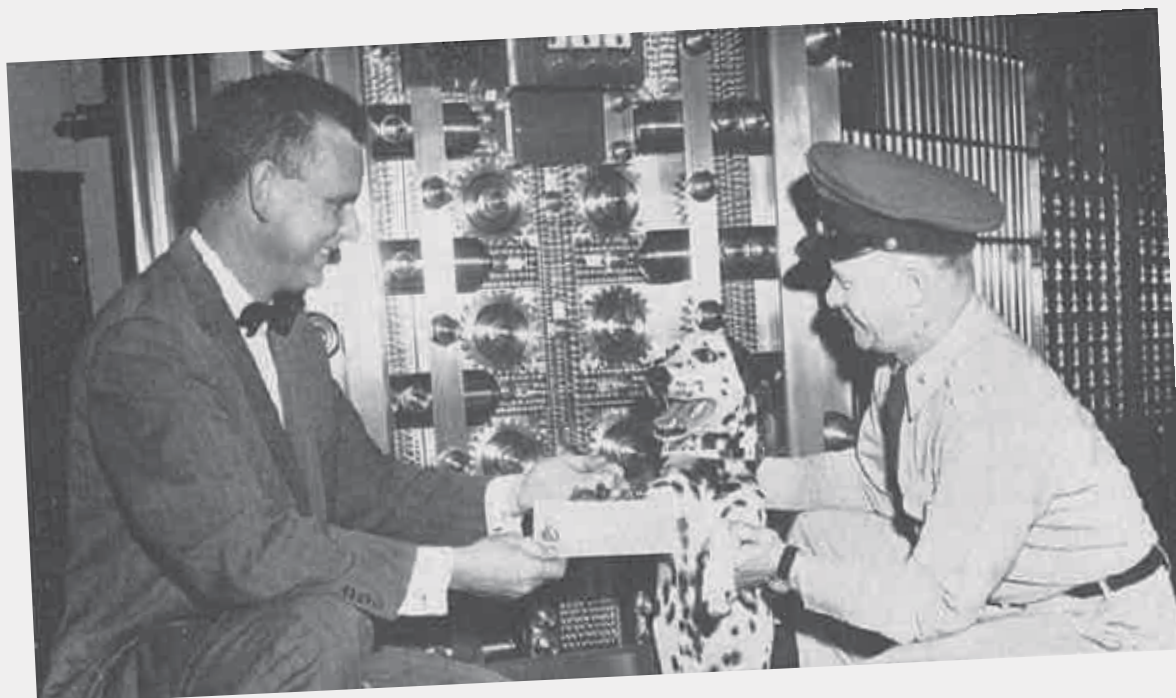
Dog plays it safe with savings bond

King Cotton, a Dalmatian from Knoxville, received a number of gifts after helping the local Air Force Reserve Group with their community charity drives the past three years. One of his gifts included a \$50 savings bond. So where's the best place for a good boy to store his valuables? A safe deposit box at his local bank, of course.

In the summer of 1958, King Cotton

and his owner, Lt. Col. Joseph H. Friedmann, Knoxville Air Reserve Center Commander, brought the savings bond to Hamilton National Bank for safe keeping in the safe deposit vault. Assistant vice president Laurence W. Frierson, II, (left) gladly helped his new customer. 

Originally featured in The Tennessee Banker, June 1958



Professional Development Calendar

January 17, 18, 19

2017-2018 Senior Lender Forums – Session 2 of 3

TBA Gilliam Board Room, Nashville

January 24 & 25

Fundamentals of Compliance

Nashville, TBA Barrett Training Center

January 30, 31, February 1

CEO Forums – Session 1 of 3

TBA Gilliam Board Room, Nashville

February 5-7

The Southeastern School of Advanced Commercial LendingSM

TBA Barrett Training Center, Nashville

February 7, 8, 9

CFO/Controller Forums – Session 1 of 3

TBA Gilliam Board Room, Nashville

February 8 & 9

Essentials of Commercial Lending

TBA Barrett Training Center, Nashville

February 13

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

TBA Barrett Training Center, Nashville

February 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

Tennessee Deposit Account Administration

Jackson, Nashville, Knoxville, Kingsport

March 12 & 14

Basic IRA Seminar

Jackson, Nashville

March 13

Young Bankers Division "Day on the Hill"

Tennessee State Capitol, Nashville

NEW March 13

Lending to the Not-for-Profit Organizations

TBA Barrett Training Center, Nashville

March 13 & 15

IRA Advanced Update

Jackson, Nashville

March 15 & 16

Human Resources Conference

Embassy Suites Hotel & Conference
Center, Murfreesboro

March 20 & 21

BSA/AML Compliance School

Airport Marriott Hotel, Nashville

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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- » FFIEC IT audits
- » risk assurance & advisory services
- » IT risk assessment & audits
- » enterprise risk management (ERP)
- » social engineering
- » forensic accounting
- » network vulnerability & penetration testing

Contacts:

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

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

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



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