

January/February 2019 • Volume 107 • Number 1

# THE TENNESSEE BANKER

## Annual Meeting

JUNE 16-18 | THE RITZ-CARLTON ORLANDO, GRANDE LAKES | ORLANDO, FLA.

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## IN THIS ISSUE

January/February 2019 | Volume 107 | Number 1

### 15 TBA'S 129<sup>TH</sup> ANNUAL MEETING

TBA travels to The Ritz-Carlton Orlando, Grande Lakes, in Orlando, Fla, June 16–18, 2019.



### 26 BANK DIRECTORS RETREAT

Bank inside and outside directors from across the state convened for the annual Bank Directors Retreat at the DoubleTree by Hilton Hotel in Nashville Oct. 24 and 25, 2018.

26



### 30 INDEPENDENT BANKERS DIVISION CONVENTION

More than 80 bankers came out for the Independent Bankers Division Convention at the DoubleTree by Hilton Hotel in Nashville on Oct. 25 and 26, 2018.

30



# MORE IN THIS ISSUE

**6. From the Executive Office**—Colin Barrett:  
*The gift of gridlock*

**7. TBA News**—TBA Welcomes Caroline Latham to team

**8. TBA Online**

**10. On the Hill**—Amy Heaslet:  
*Lee preps for 111th General Assembly*

**12. BankPac**—Amy Heaslet:  
*BankPac sets record for amount raised*

**14. Banker to Banker**—TBA staff members  
*highlight must-dos for 2019*

**15. TBA's 129th Annual Meeting**

- Reserve your room at The Ritz-Carlton Orlando, Grande Lakes
- Fun activities for everyone
- Rediscover Orlando, more than just theme parks
- Register for the TBA Golf Tournament
- Annual Meeting Speaker—Dennis Snow: *The DNA of an outstanding customer experience*

**24. Guest Column**—Mike Highfield, Graduate School of Banking at Louisiana State:  
*Invest in the next generation of bankers with GSB at LSU*

**26. Event Recap: Bank Directors Retreat**

**30. Event Recap: Independent Bankers Division Convention**

**35. TBA Endorsed Partner**—Michael Berman, Ncontracts: *Risk Management among top three skills for sought-after CFOs*

**36. TBA Endorsed Partner**—Rebecca Dill, CRA Partners: *Engaging with your elderly customers*

**38. Event Recap: Young Bankers Division Titans Tailgate**

**39. Guest Column**—Nicholas D. Moore, Crowe LLP: *Salary trends in the 2018 Crowe/TBA Compensation and Benefits Survey*

**40. Guest Column**—Anthony Burnett, LEVEL5: *The three-legged stool of branch transformation*

**42. Guest Column**—Todd Taylor, Taylor Advisors: *Investment guide for a flat yield curve*

**44. Guest Column**—Laura Skakes, First Tennessee: *The power of employees on social media*

**46. New Associates**

**54. People on the Move/Bank Notes/Community Building**

**60. Featured Events**



10



24



38



44



## ON THE COVER

TBA travels to The Ritz-Carlton Orlando, Grande Lakes, in Orlando, Fla, for Annual Meeting June 16–18.

COVER PHOTO: Ritzcarlton.com

**61. Employment Opportunities**

**61. Publisher's Statement of Ownership**

**62. From the Vault**

**63. TBA Professional Development Calendar**



## OFFICERS

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Farmers State Bank, Mountain City

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# CREDIT CONFERENCE

February 5 & 6, 2019  
Omni Nashville Hotel

Expert speakers include

## FEATURED SPEAKERS



Acclaimed economist **Anirban Basu** breaks down the critical elements of economic life, including the performance of financial, labor, and real estate markets.



**Dave DeFazio** details the latest marketing trends for banks and the importance of driving business beyond just transactions to connect better with the lifestyles of today's modern consumers.



**Col. Mark Tillman** will keep you on the edge of your seat as he shares his first-hand account of piloting President George W. Bush on September 11, 2001.



Want to mitigate tomorrow's loan problems today? **John Barrickman** offers his advice so you can make the best credit decisions.

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**COLIN BARRETT**  
*President/CEO,  
Tennessee Bankers  
Association*

## THREE THINGS TO DO

**1.** Make plans to join the TBA Washington Conference from May 13-15. With four new Congressmen, a strong showing in D.C. is important. For more information, contact Amy Heaslet at [aheaslet@TNBankers.org](mailto:aheaslet@TNBankers.org).

**2.** Highlight the great work your bank does in the community by participating in the inaugural Tennessee Financial Literacy Week being held April 8-12, 2019. Be looking for more information in the coming weeks.

**3.** Book your room for TBA Annual Meeting June 16-18 at The Ritz-Carlton Grade Lakes in Orlando, Fla. Find more information at [TNBankers.org/annual](http://TNBankers.org/annual).

# The gift of gridlock

**On Tuesday, November 6, everyone got a trophy.** The phrase that is so often used as an example of how soft we have become as a society described the one area that we have all become more hardened—politics.

The Democrats, benefiting from a motivated base, took advantage of historical trends and regained enough seats to take control of the House of Representatives. The Republicans, benefiting from the partisan fighting over Judge Brett Kavanaugh's nomination, picked up four Senate seats in purple states that voted for Trump in the 2016 presidential elections.

And although the idea of Maxine Waters chairing the House Financial Services Committee likely isn't the most comforting notion for the banking industry, I believe the industry received a Christmas present in the form of gridlock. Gridlock gives us the tool that we need to focus most on sharpening in the next two years—bipartisanship.

The banking industry has a long tradition of being bipartisan. Landmark banking legislation such as Gramm-Leach-Bliley passed both the House and Senate with large bipartisan support, with Democrats and Republicans coming together to modernize the financial services industry. And while the merits of GLB are still debated (as all legislation with meaningful impact is), the fact remains that the industry supported the legislation and was able to build consensus on both sides of the aisle.

In order for the banking industry to achieve long term success, we must continue to find areas of common ground with both parties by telling legislators the story that matters most—how the decisions they make impact their constituents. Through this I believe there is opportunity over the next two years

to address challenges such as increasing the ability of banks to make small dollar loans, modernizing the Community Reinvestment Act, increasing BSA thresholds, and protecting customer information—issues that are important to both sides of the aisle.

And while Congress will be dealing with gridlock, the newly appointed heads of the regulatory agencies are hard at work. With Comptroller Joseph Otting focused on CRA and FDIC Chairman Jelena McWilliams committed to overhauling the examination process, we have banking advocates where we most need them. And while the TBA will continue to work with members of Congress over the next two years, you will see an increased focus on our engagement with our regulators.

Whether in Congress or through the regulatory agencies, the potential for positive impact on the industry is significant, and we are in a strong position to advance our ability to serve our customers and fellow Tennesseans. I look forward to working with you to enact meaningful change for our industry. 🇺🇸

*-Colin*

# TBA Welcomes Caroline Latham to team

**The Tennessee Bankers Association is excited to welcome Caroline Latham, who will serve as our government relations and membership manager.** Prior to joining the TBA, she spent two years in public education as an elementary school teacher. Latham graduated from Freed-Hardeman University in 2017 with a bachelor of science degree in education.



LATHAM

Caroline is excited to work with TBA, as she is well-versed in the value of the relationship between banker associations and their member bankers—her father is Alabama Bankers Association’s president and CEO Scott Latham. “Growing up and attending annual conventions, I saw firsthand the value of the community and the relationships among bankers and the Association’s staff,” said Latham. “I look forward to joining the TBA family and working alongside Tennessee bankers.”

“Caroline’s enthusiasm and background are going to be a great addition to the TBA and our members,” said Colin Barrett, TBA’s president and CEO. “Both Amy and Stacey’s roles have increased significantly over the last several years, and Caroline will be able to assist in the areas of government relations, endorsed partners, Young Bankers, and more. I’m excited to have her as a part of our team.”

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# TBA Online

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



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in tennessee-bankers-association

TNBankers.org



/TNBankers, November 16

Why is this group so excited? It's because they just completed TBA's *Southeastern School of Banking Branch Management!*

f Great job, y'all!



## VISIT TNBANKERS.ORG

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[TNBankers.org/news/tennessee\\_banker](http://TNBankers.org/news/tennessee_banker)

This simple and intuitive design allows you an interactive digital experience that works beautifully on desktops, tablets, and mobile devices.



## TBA WEBINARS

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

### Real Estate Loan Collection Rules for Lenders & Mortgage Servicers

January 28

Financial institutions are subject to an overwhelming—and changing—myriad of federal laws that deal with real estate loan collections and servicing, including the Truth in Lending Act (Reg Z), the Real Estate Settlement Procedures Act (Reg X), the Fair Debt Collection Practices Act (and UDAP), the Fair Credit Reporting Act (Reg V), and the Equal Credit Opportunity Act (Reg B). This webinar will explain the federal rules regarding real estate loan collection and foreclosure and situations when small lenders and servicers are exempt from these rules.

### Teller Training Series: Frontline Fraud Prevention: Stopping Fraud at the Teller Line

January 30

Tellers and other staff who handle account holder transactions are the first line of defense against fraud, money laundering, identity theft, and other crimes. What you know about these issues and how you handle them directly impact account holders and can save your institution from potential losses. In 2017, financial institutions filed 148,290 suspicious activity reports on identity theft and related issues and another 436,391 reports on frauds including checks, wire transfers, and ACH. This webinar will provide the tools and best practices necessary to ensure your institution stops fraud at the frontline.





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AMY HEASLET

Executive  
Vice President/  
General Counsel,  
Tennessee Bankers  
Association

# Lee preps for 111th General Assembly

**The first session of the 111th General Assembly convened on January 8, 2019, with a new Governor being inaugurated January 19.** At the forefront of Governor Bill Lee's agenda will be presenting and passing a balanced budget for the upcoming fiscal year—the only piece of legislation that is constitutionally required to be passed annually.

With all Commissioners of state departments now announced, including the reappointment of Greg Gonzales at the Department of Financial Institutions, Governor Lee will begin working closely with the heads of the 22 state agencies to develop and promote legislative priorities.

Those priorities will need to obtain approval by the General Assembly and overseeing the chambers are Randy McNally, who was re-elected by his peers as Lt. Governor and Speaker of the Senate, and Glen Casada, who was elected as Speaker of the House. More importantly, however, for Governor Lee, will be the newly elected Majority Leaders of both

chambers, whose primary roles are overseeing the administration's legislative agenda.

The Senate GOP caucus elected Jack Johnson (Franklin) as Majority Leader, who previously served as Chair of the Commerce Committee. Representative William Lamberth (Portland) was elected by his House Republican peers to serve as their Majority Leader.

Although a new administration and leadership in the General Assembly will mean new priorities and issues to debate, several that have been discussed in past years are expected to resurface, including enhancing Tennessee's workforce and addressing the opioid crisis.

Governor Lee has been outspoken about his support for bringing more opportunities for students to receive career and technical training, which aligns with one of the business industry's top priorities. Increasing the state's skilled workforce will not only serve to recruit new business to the state but expand existing ones as well. This will mean banks will see their commercial clients prosper and, therefore, TBA will support the legislative efforts to accomplish this.

Speaker Casada as well as others in leadership are passionate about expanding on past efforts to curb the opioid epidemic that plagues Tennessee. Although not directly related to banking, this epidemic has reached a proportion that leaves no industry immune to its impact and has created a barrier for banks and their customers to hire and retain employees. TBA will therefore be at the table to participate in any discussions on how to address this issue and will support efforts to do so.

Another issue that we'll hear more about is reforming the state's criminal justice system with the goal of reducing recidivism rates. With Governor Lee's volunteer leadership experience in a Nashville faith-based halfway house and House Majority Leader Lamberth having previously chaired the House committee on criminal justice—the two will make a well-matched pair to take a comprehensive

Gov. Bill Lee's agenda includes presenting and passing a balanced budget, creating more career and technical opportunities for students, and battling the opioid crisis.

PHOTO BY  
SHALINA CHATLANI, WPLN



look at how to improve the state's criminal justice system, which hasn't been done in nearly 30 years.

On the banking front, TBA will continue to address efforts to combat elder financial exploitation and promote the efforts already being made by banks to protect their elderly customers and educate the public on avoiding scams. TBA will also support legislation to enhance penalties for those who take advantage of the elderly and to increase state funding for the agencies and district attorneys who investigate and prosecute such criminals.


TBA will also pursue legislation to update our state's trust laws and ensure Tennessee remains a leading trust jurisdiction. With a working committee of trust lawyers and trust officers from banks and trust companies across the state, TBA has identified several technical corrections and updates to present to the General Assembly in 2019.

TBA's government relations team will also 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. With nearly one-third of the House and Senate consisting of new members, our time will also be spent educating them about seemingly positive legislation that would have unintended consequences on banks, their customers, or the communities they serve.

Your involvement in the legislative process and outreach to your legislators advocating to support or oppose banking-related bills is 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 beginning Jan. 11.

Finally, please join us the evening before *Credit Conference for Legislative Reception* on February 4. This event provides a great opportunity for bankers to reinforce their relationships with elected officials and get to know new members and members from other areas of the state. 

## Attending Credit Conference?

Join us the night before for TBA's annual

# LEGISLATIVE RECEPTION

**Monday, February 4, 2019**

**War Memorial Auditorium, Nashville**

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



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

# BankPac sets record for amount raised

*BankPac tops \$200,000 mark for sixth consecutive year.*

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

Thanks to the efforts of the BankPac Committee members, the total dollars contributed has steadily increased in recent years, which allows BankPac to remain one of the largest contributing business PACs in the state. In fact, BankPAC set a record in 2018 for total dollars raised in a year.

As of December 17, the following 107 contributors gave \$224,389. 

## MORE ABOUT BANKPAC

For more information about BankPac or to make a contribution, please contact Amy Heaslet at [aheaslet@TNBankers.org](mailto:aheaslet@TNBankers.org).

## 2018 BANKPAC CONTRIBUTORS

### BANKS

Andrew Johnson Bank, Greeneville  
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The Farmers Bank, Portland  
Farmers State Bank, Mountain City  
First Alliance Bank, Cordova  
The First Bank and Trust Company, Johnson City  
First Century Bank, Tazewell  
First Citizens National Bank, Dyersburg  
First Commerce Bank, Lewisburg  
First Community Bank of Tennessee, Shelbyville  
First Farmers and Commercial Bank, Pikeville  
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First Freedom Bank, Lebanon  
The First National Bank of Oneida, Oneida  
First National Bank of Pulaski, Pulaski  
First Peoples Bank of Tennessee, Jefferson City  
First Tennessee Bank, N.A., Memphis  
First Vision Bank of Tennessee, Tullahoma  
First Volunteer Bank, Chattanooga  
FirstBank, Nashville  
Franklin Synergy Bank, Franklin  
Greeneville Federal Bank, FSB, Greeneville  
The Hardin County Bank, Savannah  
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Highland Federal Savings and Loan Association, Crossville  
Home Banking Company, Selmer  
Home Federal Bank Corporation, Middlesboro  
Home Federal Bank of Tennessee, Knoxville  
Homeland Community Bank, Mc Minnville  
InsBank, Nashville  
Johnson County Bank, Mountain City  
The Lauderdale County Bank, Halls



Justin Nippert presents Rep. Johnny Garrett with a BankPac check at TBA's Leadership Luncheon in August.

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 Newport Federal Bank, Newport  
 Paragon Bank, Memphis  
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Trustmark National Bank, Memphis  
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 The Marathan Organization, Virginia Beach  
 Southeastern Commercial Finance, LLC, Birmingham  
 TIB-The Independent BankersBank, Brentwood

# Get the most out of TBA in 2019

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 2019?



**STACEY LANGFORD**  
EVP/Chief Operations Officer  
slangford@TNBankers.org

Take part in Tennessee Financial Literacy Week April 8–12, 2019. TBA is revamping and revitalizing how we support and engage with our members' financial literacy efforts, and we are excited about the changes. Building upon the long-standing history of the traditional PEP program, we'll replace regular reporting of your bank's activities and presentations throughout the year and instead focus our promotional energy into the first full week of April which we will declare as Tennessee Financial Literacy Week. Look for more information as we lead up to the dates about how your bank can participate and engage in this exciting new campaign.



**SHEENA FRECH**  
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Sign up for one of our seven forums. TBA's peer forum programs are available exclusively for CEOs, CFOs, IT/Operations/Security Officers, retail bankers, compliance officers, human resource professionals, and senior lenders and give attendees an opportunity to learn through moderated peer exchange in a small group setting. Forums allow attendees to build lasting relationships with other bankers in their field.



**ANGELA GRIFFIN**  
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Pay your member dues by ACH. Two-thirds of our member banks already pay this way. It is more secure than mailing a check, there's a faster processing time, and it's more convenient for you. It's also easy to sign up. You can also pay for continuing education training and events by ACH.



**SANDRA JOHNSON**  
Training Center Coordinator  
sjohnson@TNBankers.org

Book a team-building event at TBA's Training center. The TBA Barrett Training Center offers members and associates an excellent place to enjoy quality and engaging time away from the regular day-to-day work environment. From the retreat-like atmosphere of our Veranda, to enough open indoor or outdoor space to play competitive "TBA corn hole," your team-building experience is sure to be memorable. 🎲





# Annual Meeting

JUNE 16-18 | THE RITZ-CARLTON ORLANDO, GRANDE LAKES | ORLANDO, FLA.

*Be* our guest and experience the magic at the Tennessee Bankers Association's 129th *Annual Meeting* held at the stunning Ritz-Carlton Orlando, Grande Lakes.

The luxury hotel offers an assortment of family-friendly fun, luxurious amenities, championship-level golf course, and world-class dining.

Hear from business leaders, strategists, and experts about what to expect in the banking industry.

Tee off at the award-winning championship-level golf course designed by Greg Norman.

Experience unique adventures with the whole family, from behind-the-scenes tours of your favorite theme parks to an airboat ride through the Florida Everglades.

All that and more await you at the TBA's 129th *Annual Meeting*. 🇺🇸

**For more information and to register, please visit [TNBankers.org/annual](https://TNBankers.org/annual)**



# Annual Meeting

JUNE 16–18 | THE RITZ-CARLTON ORLANDO, GRANDE LAKES | ORLANDO, FLA.

# The Ritz-Carlton Orlando,



**Eco-Rooftop Hammock Experience**



**The Lobby Lounge**



**The Lazy River Pool**



# Grande Lakes



**E**xperience world-class service at the award-winning **Ritz-Carlton Orlando, Grande Lakes**. Located on 500 lush landscaped gardens and bordered by Shingle Creek—the Headwaters of the Florida Everglades—this luxury hotel provides a quiet retreat from the bustling attractions, while making sure the excitement is easily within reach. Balancing comfort with luxury amenities, The Ritz-Carlton celebrates the spirit of Orlando with refined hotel rooms and suites.

## CHILL IN THE FLORIDA HEAT

Spend some free time under the Florida sun in the outdoor pool. Guests may also enjoy access to the Lazy River, located at the neighboring JW Marriott Orlando. Take a dip in the adult only, outdoor, lap pool at The Ritz-Carlton Spa. While in the Spa, keep the relaxation going by rejuvenating the body and nourishing the soul through facials, body wraps, massages, and more.


## CULINARY RECOGNITION

The garden, apiaries, and chicken coops are not simply for show; the restaurants at The Ritz-Carlton Orlando, Grande Lakes source produce, herbs, and other ingredients from their 7,000-square-foot Whisper Creek Farm to create a farm-to-table experience. The gardeners coordinate with the chefs on a regular basis to ensure produce is available at its peak of flavor. Even the bartenders use the seasonal ingredients to create new beverages.

## EXPLORE FLORIDA'S NATURAL BEAUTY

Nestled between the Everglades and world-class theme parks, The Ritz-Carlton offers guests a prime location from which they can explore the natural beauty of Central Florida. For guests who want to experience a taste of old Florida's natural preserves, eco-tours offer guided canoe or kayak tours of Shingle Creek. Guests can learn about the history of Shingle Creek and observe the native species such as alligators, bald eagles, osprey, and barred owls in their natural habitat from a safe distance. Or take part in a guided trip on the wild side as you explore the beginning of a new day on the 500-acre resort. From the comfort of a customized, all-terrain golf cart, you will have a chance to observe and photograph whitetail deer, bobcats, North American river otters, foxes, raccoons, alligators, and a host of birds ranging from Great Horned Owls to roseate spoonbills.

## ENJOY FREE SHUTTLES TO AREA THEME PARKS

Enjoy easy access to world-famous, family-friendly attractions such as Walt Disney World® Resort (10 miles), SeaWorld® (two miles) and Universal Orlando® Resort (10 miles). Shuttle transportation is available to and from Walt Disney World Resort (drop off and pick-up at Magic Kingdom®), SeaWorld and Universal Orlando Resort. Exclusive for resort registered guests; transportation is included in resort fee. 



## Fun activities for everyone

**T**BA 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](http://TNBankers.org/annual) to register.

### SEAWORLD SELECT TOUR

**\*Pre-Convention**

**Sunday, June 16, 9:45 a.m.- 5:15 p.m.**

**Cost: \$330 per person**

SeaWorld Select includes a three-hour guided tour that provides you with an opportunity to see the best of SeaWorld, stress-free. Enjoy a “sneak peek” at SeaWorld, hosted by an expert guide who offers insider tips and animal information. You’re guaranteed to hit the highlights in this exclusive group tour, including:

- **Dolphin Encounter:** Spend up-close time with bottlenose dolphins at Dolphin Cove, and you’ll quickly understand what makes these clever characters one of the park’s most popular animals.
- **Behind the Scenes Tour:** Discover how animal experts care for rescued manatees and sea turtles, plus touch and interact with a penguin.
- **Sharks Up-Close Tour:** Dare to peer down into our 700,000-gallon aquarium to discover how SeaWorld cares for these perfect predators. Touch a small shark and find out why these ancient species need our help more than ever.



The under water tunnel in SeaWorld's 700,000 gallon aquarium



Wild Florida's U.S. Coast Guard-certified airboat tour of the Everglades

### WILD FLORIDA—EVERGLADES AND WILDLIFE PARK

**Tuesday, June 18, 1:00 – 5:15 p.m.**

**\$130 per person**

A visit into the Florida Everglades will be the wildest adventure you experience in Central Florida. Enjoy a closer look at alligators and exotic wildlife as you glide through 4,200 acres of untouched nature preserve on an exclusive airboat ride. Climb aboard a U.S. Coast Guard-certified airboat and catch a glimpse of alligators, eagles, turkeys, wild boars, roseate spoonbills, and other native creatures, or stroll through the Gator and Wildlife Park where you can see lemurs, sloths, zebras, and animals native to South America, Africa, and Australia.



Go behind the scenes of the Magic Kingdom Theme Park on the Keys to the Kingdom Tour.

**KEYS TO THE KINGDOM TOUR**  
**Tuesday, June 18, 1:00 – 5:30 p.m.**  
**Ages 16+**  
**\$215 per person**

Disney's Keys to the Kingdom Tour highlights the fascinating history of Walt Disney World Resort and provides backstage access to secret areas of Magic Kingdom Theme Park. This approximately 2.5 hour walking tour explores the stories behind the remarkable creation and growth of Magic Kingdom. Hear the intriguing story of Walt Disney and learn how his innovative ideas, revolutionary visions, creative philosophies, and amazing accomplishments brought the theme park to life. The journey includes stops at backstage facilities, the park's "secret" underground tunnels, and a variety of favorite attractions.

**WINTER PARK CULTURAL TOUR**  
**Tuesday, June 18, 1:00 – 5:30 p.m.**  
**\$70 per person**

The city of Winter Park's charm is magnified in its details—hidden gardens and side streets that are home to many unique stores. First, take part in the Scenic Boat Tour, which cruises through three of the city's lakes and border the area's most prestigious homes. The relaxing, narrated, one hour, 12-mile cruise through the lakes and canals is really the only way to see the true beauty of Winter Park. Then you'll walk through the heart of Winter Park—Park Avenue, which is home to one-of-a-kind boutiques and sidewalk cafés. You can also tour the Charles Hosmer Morse Museum of American Art, which houses the most comprehensive collection of the works of Louis Comfort Tiffany found anywhere, a major collection of American art pottery, and more. 🇺🇸



## Rediscover Orlando, more than just theme parks

**If you haven't been to Orlando lately, you're in for some big surprises.** While you may know it as the Theme Park Capital of the World, Orlando also has grown into a thriving city in its own right. It was recently named one of the "Most Dynamic Cities in America" by *Worth* magazine and "Best Foodie City" by *WalletHub*. Exciting developments across the city include tantalizing new restaurants, exhilarating entertainment options, and thrilling expansions at world-class theme parks for you and your family to discover.

Whether you're searching for waterfront dining, a celebrity chef experience, or networking atop a 400-foot observation wheel, there's no shortage of adventures just minutes from TBA's *Annual Meeting*.

### DINING

Orlando is a true culinary hot spot with award-winning restaurants, international eateries, casual cafés, and chic wine bars for just about any taste. Pointe Orlando features 19 restaurants and a range of exciting entertainment. In addition to the Lafayette's Music Room, it recently debuted Minus 5 Ice Bar, where guests can sip beverages made from ice glasses amidst a winter wonderland. I-Drive 360 is Orlando's newest dining and entertainment complex, offering more than 12 restaurants and family attractions, anchored by the 400-foot Coca-Cola Orlando Eye. If you're looking for an upscale spot, head to "Restaurant Row," located in the nearby Dr. Phillips neighborhood. This area features nearly 30 top-flight restaurants within a mile-long stretch.


### THEME PARKS

With seven of the world's top 20 theme parks in one destination, Orlando certainly knows how to entertain. After walking the Exhibit Hall floor or incorporating a pre- or post-stay, a leisurely escape to a world of imagination and fantasy will leave you feeling refreshed and inspired. Reconnect with childhood nostalgia or experience leading-edge innovations with the latest additions these parks offer.

### ARTS, CULTURE & HISTORY

In a city known for state-of-the-art entertainment, Orlando mixes the traditional with the avant-garde. The Orlando Ballet and FAIRWINDS Broadway Across America—Orlando series are the cornerstones of the performing arts community. And the visual arts are represented by a wide range of galleries and museums, including the Orlando Museum of Art, CityArts Factory and the Charles Hosmer Morse Museum of American Art.

### ATTRACTIONS

With hundreds of attractions, Orlando provides plenty of unique experiences. Like flying through a swamp on an airboat or getting up close with wildlife at Gatorland. Or take a few friends to Topgolf Orlando and let the competition begin. And the fun doesn't stop when the sun goes down; check out a show at Cirque de Soleil, Blue Man Group or one of Orlando's many dinner theaters for an entertaining nightcap. 



I-Drive 360 is Orlando's newest dining and entertainment complex, offering more than 12 restaurants and family attractions, anchored by the 400-foot Coca-Cola Orlando Eye.



# Register for the TBA Golf Tournament



## *The* **Ritz-Carlton Golf Club - Grande Lakes offers Annual Meeting golfers with an experience not typically found in Florida.**

Two-time British Open champion Greg Norman and his team designed Grande Lakes with special emphasis on preserving the area's well-balanced ecosystem, thriving with ponds, wetlands, live oaks, and cypress heads. The result is a breathtakingly beautiful course enhanced by rare natural elements. Wide fairways, more than 100 strategically placed bunkers, generous landing areas, and subtly contoured greens provide a challenging but fair test of a golfer's abilities. The par-5 18th hole is a notable hole due to its challenge. There is a lake running along the left side

of the fairway and bunkers to the right with no place to bail out.

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

Sign up now at [TNBankers.org/annual](http://TNBankers.org/annual) to take part in this great yearly outing. 🏌️

**GOLF TOURNAMENT AT THE RITZ-CARLTON  
GOLF CLUB, ORLANDO, GRANDE LAKES  
Monday, June 17 – 12:30 p.m. Shotgun Start  
Registration Fee - \$120**

# The DNA of an outstanding customer experience



**DENNIS SNOW**

*Business author, speaker, and consultant*

## ABOUT THE AUTHOR

Dennis Snow's customer service abilities were honed over 20 years with the Walt Disney World organization. This included launching a division of the Disney Institute, responsible for consulting with some of the world's largest companies including ExxonMobil, AT&T, and Coca Cola. He is now a business author, speaker, and consultant who helps organizations develop world-class customer service.

**In today's hyper-competitive banking environment, it's simply a fact that most banks offer similar products and services.** As tangible offerings become more and more commoditized, the only real differentiator is how a particular institution makes their customers feel. If customers feel valued, most will remain loyal. If customers feel under-valued, they will likely defect to a competitor. It's all about the customer experience.

This article provides three tips for delivering an experience that leads to intense customer loyalty.

### SEE THE EXPERIENCE THROUGH THE LENS OF THE CUSTOMER

Customers are passionate about their money and want to know that their bank is just as passionate about caring for their money. An enthusiastic, caring employee raises the customer's confidence that the bank is looking out for the customer's interests. For example, the customer trusts that when an employee discusses a new product that it's done with the customer's interests at heart. On the other hand, if the customer senses a lack of caring or senses insincerity, the customer questions the real motive behind any product discussion.

Financial products can be confusing. It's easy for bankers to fall into a habit of using language that customers don't fully understand. While terms like APR, ARM, rollover, amortize, etc., may be familiar terms to a banker, such language can easily become overwhelming to a customer. If you've ever had a computer helpline employee talk to you in "computer-speak," you know how frustrating and intimidating it can be. It's important for employees to talk in the language of the customer, not the language of the bank. It's

not the customer's job to see through the bank's lens; it's the bank's job to see through the customer's lens.

Encourage your employees when dealing with customers (especially those challenging ones) to take a moment to ask themselves "Am I seeing this experience through the lens of the customer?"

### PAY ATTENTION TO THE DETAILS—"EVERYTHING SPEAKS"

Imagine a potential customer entering a bank to open a new account. She notices trash in the planter as she pulls into the parking lot. When she enters the lobby, she sees stacks of papers on a loan officer's desk. There are coffee cups and food wrappers behind the teller line. All of this detracts from the image of the bank, and either consciously or unconsciously raises the antennae of the customer—"Do I really want to bank here?"

The "everything speaks" philosophy means that all employees understand that taped up signs, empty displays, and unsightly stacks of paper are all intrusions on the customer experience. These intrusions add up and result in customer concern. On the other hand, when customers sense an atmosphere of professionalism, care, and order, they feel a sense of trust and confidence. And trust and confidence are vital in banking.

Take a moment to think about the environment of your bank. Since "everything speaks," what are the details saying about your bank?

### CREATE MOMENTS OF WOW

While legends can be made of big, grandiose wow experiences, even small gestures can create customer wows. Walt Disney World housekeepers, for example, have a tough job. Cleaning up after people



on vacation is a challenge. Even in such a challenging job, housekeepers will do little things that make Disney guests say, “wow.” While spending a day in the Magic Kingdom children will often leave their stuffed Disney characters in the family’s hotel room. Housekeepers have been known to position the characters with playing cards in their hands or tuck the characters into the children’s beds to create a moment of wow.

Bank employees can do many things to create moments of wow. Remembering a customer’s name is a huge wow. Remembering names creates a feeling of family. Letting a customer know that excess money in a checking account could do better in another product is a wow. Sending a gift basket with a hand written note to the new home of that young couple who just took out their first mortgage is a wow. Some wows are small and some are large, but make no mistake about it—wows add up.

Encourage your employees to regularly ask themselves “What can I do to create a moment of wow for my customers?”

When the entire team is focused on delivering an excellent customer experience, the results can be magical. The key is for service excellence to become a habit. Imagine every employee of your bank internalizing these questions as a habit:

1. Am I seeing the experience through the lens of the customer?
2. If “everything speaks,” what are the details saying about the bank?
3. Will my behaviors make this customer say or think, “wow”?

Positive answers to each of these questions results in a very powerful outcome—intense customer loyalty. 📺

Former Disney executive Dennis Snow is a culture expert who will share his experiences that will help you rethink your customer service efforts. Hear from Snow at TBA’s 129th Annual Meeting. Register at [TNBankers.org/annual](https://TNBankers.org/annual).



# Invest in the next generation of bankers with GSB at LSU



**MIKE HIGHFIELD,**  
**PHD, CFA, CTP**  
Vice President for  
Curriculum,  
Graduate School of  
Banking at Louisiana State,  
Professor of Finance,  
Mississippi State University

**Benjamin Franklin once said, “An investment in knowledge pays the best interest.”** For 70 years, the faculty members at the Graduate School of Banking at Louisiana State have been investing in the next generation of bankers, providing them with the knowledge they need to be successful, both personally and professionally.

Building on our tradition of excellence in instruction, our leadership team has sought student and faculty comments, consulted with GSB at LSU alumni, compared our curriculum to graduate schools of banking in other regions of the country, and enhanced our relationship with our sponsoring state bankers associations. Through these and other efforts, we are continuing a multi-year plan of modifications in the curriculum at the school. Below are highlights of recent and upcoming changes.

1. Across the curriculum we are emphasizing ethical decision-making as part of the leadership in the financial services industry. As a result, we have replaced the freshman financial planning case with a new freshman case on ethical decision-making in the banking world. Danny Payne, a long-time Texas banker, developed the course for 2018, and he is updating the case for this year.
2. We are pleased to introduce two new upper-level courses focused on different facets of ethical leadership in 2019: Leading Inside and Outside the Bank is a required senior course for 2019, and Leading through Advocacy becomes a junior/senior elective for 2019. In the required course, Rita Floyd, director of organization development at Trustmark National Bank, emphasizes the

importance of ethical leadership, the critical difference between leading and managing, how to effectively deal with conflict, and the role of bankers as stewards in their community. In the elective course, Pamela Ricco, EVP and chief operating officer at the Florida Bankers Association, helps students develop better communication skills and identify ways to increase their organizational effectiveness by interacting with state and federal legislators, state and national bankers associations, and the local community.


3. Continuing our focus on ethical leadership, we welcome Tommy Spaulding, a New York Times bestselling author, leadership expert, and nationally acclaimed speaker, to GSB at LSU for an inspirational discussion of how “heart-led leadership” is the key to personal and corporate success in the financial services industry.

While many of the curriculum changes above relate to leadership, be assured that we remain committed to our role as a banking school—our faculty are teaching leadership focused on the unique aspects of the financial services industry. We are also making changes in the operational and foundational portions of our curriculum. For example, recognizing the increasingly competitive world for corporate bank services, last year we moved Treasury Management to a required course. Taught by Mark J. Krawczyk, principal and owner of CZYK & Associates, this course forces bankers to evaluate their bank products from the perspective of their customer. Also, last year we introduced a new course emphasizing the risks faced by banks in the digital age: Risk Management and



Cybersecurity. Chad Tagtow, a graduate of the GSB at LSU and SVP/CIO for Citizens Bank and Trust in Winter Haven, Fla., taught the course as a junior/senior elective for 2018, but it is a required junior class with a mandatory bank study project in 2019.

At GSB at LSU, our goal is to ensure that

our graduates are prepared to advance and serve the needs of our industry, both today and in the future. Our next session is scheduled for May 19-31, 2019, and we invite you to visit [www.gsblsu.org](http://www.gsblsu.org) to learn how GSB at LSU can help advance your professional career and your bank. 

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**Angie Lewis**

Group Executive, Enterprise Risk  
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# BANK DIRECTORS RETREAT RECAP


DOUBLETREE BY HILTON HOTEL NASHVILLE DOWNTOWN, NASHVILLE, TENN.  
OCTOBER 24 & 25, 2018

**Bank inside and outside directors from across Tennessee convened for the annual *Bank Directors Retreat* at the DoubleTree by Hilton Hotel in Nashville Oct. 24 and 25, 2018.**

The event kicked off with a rooftop reception at Waller in downtown Nashville, and the next day was filled with actionable tips from a variety of speakers.

Day two began with Sharon Edwards, Reliant Bancorp Inc., discussing practical insights into the power and challenges of becoming an effective director. FinPro's Don Musso revealed his top 10 takeaways for board members and important practices to separate board duties from management functions. Commissioner Greg Gonzales focused on challenges facing directors from the Tennessee Department of Financial Institutions' point of view and suggestions to help alleviate them.

Baker, Donelson, Bearman, Caldwell & Berkowitz, PC's Steve Eisen and Mark Miller discussed suggestions for organizing, holding, and documenting board meetings. In the final presentation, Greyson Tuck of Gerrish Smith Tuck, PC, provided a practical guide to community bank strategic planning.

Save the date for this year's Retreat, taking place October 24 & 25, 2019. 



  
Visit [TNBankers.org](http://TNBankers.org)  
for more photos













# Independent Bankers Division Convention Recap

DoubleTree by Hilton Hotel Downtown Nashville  
Nashville, Tenn.  
October 25 & 26, 2018

## THANK YOU TO OUR SPONSORS



**The Tennessee Bankers Association welcomed more than 80 bankers for the annual *Independent Bankers Division Convention*.** Taking place at the DoubleTree by Hilton Hotel in Nashville on Oct. 25 and 26, 2018, the Convention covered current issues of interest to community banks, including compliance issues, digital lending, and payment processing.

Day one featured an informative session from economist Elliot Eisenberg on the 2019 economic forecast and an explanation why regulation causes unintended consequence.

The second day featured ICBA President and CEO Rebeca Romero Rainey. Rainey provided a breakdown of the recent regulation news for community banks and examined the next chapter of the ICBA's policy agenda.

To close out the Convention, FinPro's Don Musso and Scott Polakoff explained why banks must embrace a different culture by attracting and retaining personnel who can execute in this new environment.

The convention also marked the end of Ken Jones' term as chairman of the division. Jones, who is COO and regional president of First State Bank of the Southeast in New Tazewell, turned the gavel over to Matt Daniels, president and CEO of Apex Bank in Camden.

## TBA INDEPENDENT DIVISION ELECTS MATT DANIELS AS CHAIRMAN

**Matt Daniels**, president and CEO of **Apex Bank in Camden**, was announced as the newly elected chairman of the Independent Bankers Division of the Tennessee Bankers Association. As chairman of the Independent Bankers Division, Daniels also will sit as an ex-officio member of the Tennessee Bankers Association board of directors for the duration of his term. The announcement took place at the TBA's *Independent Bankers Division Convention* October 26, 2018 in Nashville.

Daniels succeeds Ken Jones in the division's top position. As a past chairman, Jones, who is regional executive of First State Bank of the Southeast in New Tazewell, will continue to sit on the division's board of directors for three years.



DANIELS



Outgoing Independent Bankers Division Chairman Ken Jones with ICBA President/CEO Rebeca Romero Rainey and TBA President/CEO Colin Barrett

## 2018-2019 INDEPENDENT BANKERS DIVISION OFFICERS AND DIRECTORS

Delegates to the Independent Bankers Division convention elected the following Tennessee bankers to serve as officers for 2018-2019:

- **Chairman: Matt Daniels**, President/CEO, Apex Bank, Camden
- **Chairman-elect: Philip Calahan**, President/CEO, Peoples Bank & Trust Company, Manchester
- **Second Vice Chairman: Jay England**, President/CEO, Decatur County Bank, Decaturville
- **Secretary/Treasurer: Jim Robinson**, CEO, Heritage Bank & Trust, Columbia

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

New directors elected to the board during this convention were:

- **East Tennessee Director: Doug DeBusk**, Executive Vice President, Andrew Johnson Bank, Greeneville
- **Middle Tennessee Director: Johnny Law**, President/CEO, Citizens Bank, Carthage
- **West Tennessee Director: Jeremy Washburn**, CEO, The Peoples Bank, Sardis

Other directors on the board are:


- **Adam Robertson**, President, Commercial Bank, Harrogate
- **Keith Hatley**, President and CEO, Sumner Bank & Trust, Gallatin

- **John Liddy**, President and CEO, Farmers and Merchants Bank, Adamsville
- **Shane Jackson**, Market Executive, First US Bank, Knoxville
- **Marty Maynord**, CEO, American Bank and Trust of the Cumberland, Livingston
- **David Prince**, President/CEO, INSOUTH Bank, Brownsville

Past Chairmen - Ex-Officio Directors are:

- **Phillip Renfro**, President/CEO, Community Bank, Lexington
- **Bill Yoder**, Chief Banking and Deposit Officer, SmartBank, Tullahoma
- **Kenneth V. Jones**, Regional Executive, First State Bank of the Southeast, New Tazewell

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

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









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\*RFI = Regulatory Feedback Initiative





# Risk Management among top three skills for sought-after CFOs



**MICHAEL BERMAN**  
Founder/CEO,  
Ncontracts

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**The role of the chief financial officer (CFO) is evolving.** The modern CFO has transformed from a numbers-driven analyst to a leader who oversees initiatives across the entire increasingly digital enterprise. Part of that change is a deeper focus on risk. That's according to a new research report from Accenture, *The CFO Re-imagined: From Driving Value to Building the Digital Enterprise*.

The report lists the three most important skills for CFOs going forward:

1. Long-term strategic thinking.
2. Identifying, anticipating, and managing risk.
3. Insight into and understanding of new technologies.

Perhaps this focus on risk is due to the fact that 81 percent of survey respondents expect the future to be more volatile, making a CFO capable of navigating risk an even more valuable asset.

The report also revealed that CFOs and their finance teams are viewed as a key source of data, including risk data. Accenture found 59 percent of finance teams are reporting increased requests for risk and compliance data, particularly at high-growth firms. The CFO and his team are also increasingly involved in governance and data management, which are both tied to risk.

Yet less than half of those surveyed feel like they are able to harness data analysis to identify future risks and opportunities. They are also extremely concerned about cyber risk.

### **What are the lessons here?**

1. CFOs need to take an active interest in risk management.

A CFO's interest in risk management needs to go beyond the traditional areas of credit and financial risk and look at all areas of risk. Operational, strategic, cyber, and reputation risk all concern the CFO.


### **2. CFOs are a bridge between strategic planning and risk management.**

When the second most influential C-suite member (next to the CEO) is encouraged to take a big-picture approach to strategy, risk, and technology; these areas will naturally overlap in a way that encourages cross-functional interactions. The CFO should be well positioned to break down silos between these areas.

### **3. Financial institutions need tools to measure and monitor risk.**

Risk management and compliance data don't come from a checklist. Key risk indicators and key performance indicators go beyond measuring and monitoring individual risk to contribute to the broad picture of an institution and its operating environment. Risk data needs to be quantifiable and available to the finance function, so it can be analyzed in tandem with data from other areas for broad insights.

### **4. The CFO and CTO need to work together.**

As the financial function becomes increasingly digital, the CFO is becoming more adept at understanding and implementing new technologies. This goes beyond data analysis to also include cybersecurity. The CFO and chief technology officer (CTO) need to be partners in these discussions to ensure that technology decisions support the long-term strategic goals of the organization as a whole, including the financial function. 



# Engaging with your elderly customers



**REBECCA DILL**  
Communications  
and Marketing Officer,  
CRA Partners

## MORE FROM CRA PARTNERS

CRA Partners is a turnkey CRA compliance program powered by the Senior Housing Crime Prevention Foundation. The Foundation operates Senior Crimestoppers, a nationwide crime prevention program educating and safeguarding against theft, abuse and neglect. To learn more, visit [SHCPFoundation.org/cra-partners](http://SHCPFoundation.org/cra-partners) or email Sue Shaffer at [sue.shaffer@SHCPFoundation.org](mailto:sue.shaffer@SHCPFoundation.org).

**As the new year begins and the banking industry gears up for 2019, it marks an appropriate time for banks to determine what measures are in place to protect elderly customers and help them remain financially healthy as they age.** Elder

abuse is a growing problem and one that is grossly underestimated with only one in every 24 cases reported. Elder financial exploitation, in particular, costs older Americans at least \$2.9 billion each year. As the baby boomer population reaches retirement age, banks need to prepare themselves for an influx of elderly customers and act as the front line of defense against elder financial abuse.

### Older Adults: A Hidden Priority

It's an exciting time to be in the banking industry. In the age of Fintech and AI, however, older customers often get overlooked. Nevertheless, seniors just may be a hidden priority for bankers because their financial needs are only going to grow. According to the Census Bureau, the 65-plus population is projected to be 85 million by 2050, almost double what it was in 2012. As the customer base ages, they become more vulnerable to exploitation and fraud. This vulnerability, coupled with their often hefty savings accounts, means seniors are a prime target for scammers and therefore have much to lose—as do banks, if they don't have measures in place for detection and prevention policies. In fact, 85 percent of seniors reported they prefer bank employees to be highly trained in fraud prevention and detection. Keeping these longtime customers happy and fraud-free should be a main concern for banks in the years to come.

### Engaging by Educating

Brushing up on the topic of elder abuse is a wonderful way to show aging customers that your bank cares. They will notice you taking a special interest in them and may even refer friends or family to your business as a result. The silver lining to the prevalence of elder abuse is that there are now endless resources that are easily accessible to the public. The National Center on Elder Abuse, Federal Trade Commission, and AARP websites are great starting places for resources on elder abuse and other topics of concern to older adults. These resources will help your bank stay on top of information so you can warn customers about new scams. In addition to educating yourself on the broad topic of elder abuse, there are available materials for banks to train staff members on how to detect fraud and protect customers. For example, the Consumer Financial Protection Bureau has a full report complete with case scenarios, protocols, and exploitation warning signs to be utilized as training material.


### Event-Based Engagement

Hosting an event is another way to engage with older customers and it's also perfect for generating positive publicity for your bank. Below are senior-related dates that your bank can pair an event or marketing campaign. Some ideas include picnic outings, movie nights or holiday-themed parties. Your bank can use the information learned about financial exploitation to become a community leader in prevention education. Many banks in the CRA Partners program have presented the company's Preventing Elder Financial



Abuse video toolkit or similar financial literacy materials at churches or community centers in order to further engage and educate the local public.

- April is Financial Literacy Month
- May is Older Americans Month
- June 15 is World Elder Abuse Awareness Day
- July 11 is Cheer Up the Lonely Day
- August 21 is Senior Citizens Day
- September 9 is Grandparents Day
- October is Crime Prevention Month
- November is National Caregiver Month and National Alzheimer's month
- November 11 is Veterans Day

Many seniors are lonely and looking for social interaction. Even a small gesture from your bank, whether it's asking questions about topics important to them or visiting a nursing home on Senior Citizens Day, could create a profound impact in their lives and help your bank form new relationships in the process. 



With elder financial abuse on the rise, it's important to engage with the elderly to educate them on the dangers, and in turn, this may form new relationships with your bank in the process. PHOTO: SHUTTERSTOCK



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EVENT RECAP

# YOUNG BANKERS DIVISION TITANS TAILGATE

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# Salary trends in the 2018 Crowe/TBA Compensation and Benefits Survey



**NICHOLAS D. MOORE**  
Senior Consultant,  
Crowe LLP


**The Crowe Annual Financial Institutions Compensation and Benefits Survey, in its 38th year, collects benchmarking information on salary, benefits, and human resource practices across the nation.**

Crowe's survey is sponsored by Tennessee Bankers Association to provide the survey to its members and produce a Tennessee state report for the third year. In 2018, there were 63 Tennessee banks that participated in the survey providing valuable data used by banks across the state to make better informed decisions based on the current market.

## Tennessee Market

In the Tennessee market, there are some distinct shifts in salary for several different functions. This may outline a shift in operations or focus moving forward but will be important to monitor. Positions like top administration officer, accountant, retail banking officer, commercial loan manager, and operations manager all saw large percentage increases over the 2016 to 2018 period. While other areas such as commercial credit department manager and loan workout manager saw larger than expected decreases over the three-year period. A couple of other areas of interest are the increases for card and IT-related positions and may be an indication of expectations for those departments' value for banks in the coming years. Another area of interest for Tennessee is the increased demand for project managers and training. As banks look to tackle more complex problems and implement more software and systems, it becomes critical to have experienced project managers and trainers to ensure successful projects.

## Market Comparison

While there were certainly differences between the national and Tennessee market, the overall trends remain aligned. Both markets are showing an increased need for strong information technology and human resources leadership in order to position the banks for future success. The national and Tennessee economies continue to be strong through 2018 and create upward pay pressure in many of the job positions. Any growth or shift in bank priorities are likely to be reflected in salary changes and will be important to watch as many banks become more invested in online and digital capabilities. 

## PURCHASE THE COMPENSATION AND BENEFITS SURVEY

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to order

## National Market

This year's National Survey results indicate a continued trend of increasing salaries for back office talent. As the need to attract talent in the face of increasing turnover remains a top concern for banks, the chief human resources officer saw a significant median salary increase in 2018. Other back office positions such as commercial loan processor, loan operations processor, and data entry/item processing clerk also received higher-than-average salary increases. This could be another reflection of the tight labor market. With banks facing increased competition for lower level talent from other industries, there is growing consideration of increased pay levels.

While most branch positions saw an increase in salaries, the top retail banking officer had lower salaries in 2018 when compared to pay in the 2017 survey. With banks continuing to rethink their approach to their branch networks, the top retail position may be perceived as less valuable. On the other hand, the chief information officer position saw an above-average increase in 2018. As banks consider their digital banking strategy, IT is taking an important role in helping banks evolve in the coming years. As a result, banks are likely to continue to emphasize IT related positions.

# The three-legged stool of branch transformation



**ANTHONY BURNETT,**  
*Customer Experience  
Director,  
LEVEL5*

Is this the lobby of a bank, or a leftover set from a 60s sci-fi show? Actually, it's the branch of the future.



## MORE FROM LEVEL5

Level5 provides a complete design-build solution from strategy through implementation that results in increased market share, growth and profitability. To learn more, visit [www.level5.com](http://www.level5.com) or email Anthony Burnett at [aburnett@level5.com](mailto:aburnett@level5.com).

**Lobbies filled with furniture that looks as though it could double as a set from the 60s era sci-fi show Star Trek.** Lounging areas that are one disco ball short of a setting for a hot new nightclub. Lighting that would feel equally at home or in an art gallery for post-modern sculpture. The branch of the future may not resemble the serious, business-minded look of the past, but what's behind all that glitz is anything but fly-by-night.

### What's behind all that design

This is, after all, the place where all of your bank's channels converge. It's the key cog in your omni-channel delivery network. The branch is more than just four walls, a vault, and a teller line. As the saying goes, there's a method to the madness. The branch of the future is a three-legged stool composed of the right mix of:

1. Function
2. Customer Experience
3. Technology Integration

### What's your function?

The branch houses a process for people. So, the natural first step is to understand what functions are needed within it. A common starting point is uncovering and understanding the function of a transaction. Is it teller-assisted (teller line or pods)? Self-service (ATMs)? Or assisted self-service (ITMs)?

Knowing these functions is the key to decisions about placement, staffing and tools needed. Additional services offered in the branch potentially include lending, insurance, or investments and should be included in this phase.



## Think in Zones

As the function takes shape, then the desired customer experience is layered on top of the function. Many a bank will skip over the branch's function and go straight for experience because that is what is considered hip, cool, or relevant. Certainly, the customer experience matters, and matters a lot, but not at the expense of function—first.

The customer experience includes the first impression, zones of customer activity, and support. Each zone accomplishes both a function and experience through the branch's staff and tools. Zones are established by length of time:

- Entry zone—Where first impressions happen
- 1-5-minute zone—Greeters, transactions, and quick decisions
- 5-20-minute zone—Consultation, manager access, and full screen video to solve larger problems
- Support zone—Workroom, breakroom, and storage
- Add on—Something extra, like a community room

## Tech is the final piece

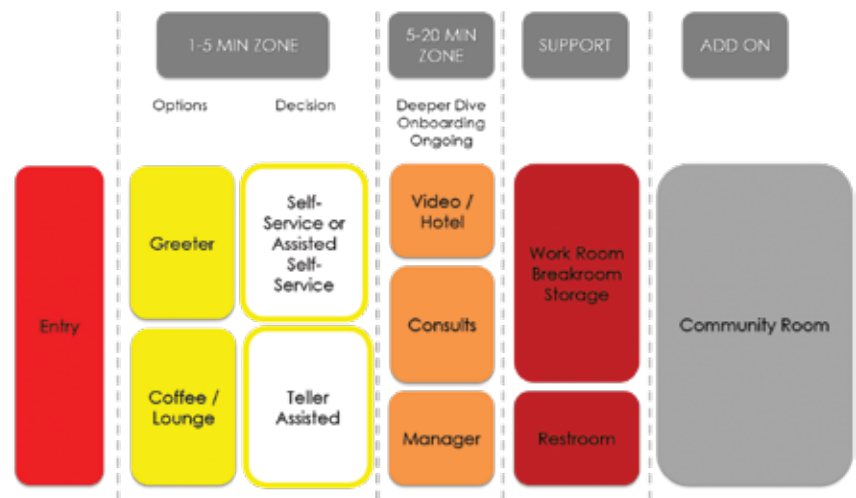
Once the functions of the branch and the expected needs of the customers are identified, the all-important integration of technology is applied to make everything run. Cash automation/recycling at the point of the transaction creates time for staff to focus less on counting and balancing and more on tending to the needs of the customer.

Self-service tools like ATMs and ITMs allow customers to serve themselves or with the assistance of staff during or after hours. Automation is not limited to cash transactions. It also includes video conferencing, security, and back office equipment to accelerate the business.

Although research shows nearly 60 percent of customers start their journey online, more than 70 percent will end up in a branch. Therefore, the bank branch is here to stay, and the three-legged stool brings together the key pieces to hold up your “branch of the future.” 📺



The design process starts inside the branch and then builds layers to offer services for the customer and community.



Zones are matched with function to facilitate experience of the branch with the customer.

# Investment guide for a flat yield curve



**TODD TAYLOR, CPA, CFA**  
Managing Director,  
Taylor Advisors

## MORE FROM TAYLOR ADVISORS

Taylor Advisors is a balance sheet consulting firm and SEC-registered investment advisor servicing financial institutions in the areas of investment, liquidity, asset/liability, and risk management. To learn more, visit [tayloradvisor.com](http://tayloradvisor.com) or email Todd Taylor at [todd@tayloradvisor.com](mailto:todd@tayloradvisor.com).

**Treasury yields started 2018 moving higher across the curve.** Continued GDP growth, an optimistic Fed, and early signs of increasing inflation all contributed to the run up. Longer-dated Treasuries took a breather during the summer, but Labor Day kicked off a mini-surge in yields, with the 10 Year Treasury breaching 3.20 percent in October. With expectations of short-term interest rates continuing to rise in 2019 and a flatter yield curve, we must discuss investment strategy considerations for depository institutions.

### Yield Curve Shape

The good news for investors is that we are in a meaningfully higher yield environment. The 5 Year Treasury, a good proxy for shorter/intermediate investments, is considerably higher versus several years ago. However, the spread between the 2 Year and 10 Year Treasuries, which helps describe the slope of the yield curve, has compressed as the Fed is in the later stages of the tightening cycle. The flattening yield curve poses an interesting investment dilemma. Is staying short the right strategy? The answer is not that simple, and several factors need to be considered.

### Portfolio's Role on the Balance Sheet

Depository portfolio management differs from mutual funds in a key aspect: it is not a stand-alone group of assets but an integral part of the balance sheet. Therefore, investment decisions for depository institutions should consider balance sheet needs and implications.

For example, many banks are asset sensitive, meaning when interest rates decline, net

interest margins see pressure from falling asset yields. With cost of funds for the industry still largely under 1 percent, there is not much room to lower funding costs to offset asset yield declines should rates decrease.

If your institution is asset-sensitive, you should not stay short but instead think about call-protected intermediate duration investments, including Agency CMBS and Municipals. Agency CMBS offer call protection benefits via prepayment penalties of underlying loans. Tax-exempt municipals provide the best relative value on the intermediate to longer parts of the curve.

Remember the old cliché—"Caveat Emptor" (Buyer Beware!). There are many types of CMBS and municipals, each with nuances in structure, underlying collateral, cash flow, credit, and pricing. Investors should understand all aspects of these securities and be able to assess relative value based on pricing. Even a "good" bond can become a "bad" investment at the wrong price.

### Product Spread Curve

Investment portfolio managers should also consider product spread curves. Despite lack of slope in Treasuries, there is usually spread pick-up out on the curve in various investment types, i.e., CMOs, Municipals, etc. Think of each investment type having its own yield curve. As an illustration, consider a 2 year CMO priced at +25 bps to Treasuries and a 4 year CMO at +60 bps. If the Treasury curve slope between the 2 and 4 year parts of the curve is 15 bps but the product spread curve pick-up is 35 bps, the total pick-up is 50 bps.

This phenomenon is most noticeable in tax-

free municipals, especially the general market sector. Absolute levels of high-grade municipals with intermediate duration are currently around 4.50-5.00 percent TEY assuming 21 percent tax rate, and even higher for S-Corps assuming a rate of 29.6 percent.

### **Strategies to Avoid**

Another challenge is tighter spreads on MBS/CMO/CMBS securities. One word of caution is to avoid stretching for a few extra basis points while compromising cash flow structure/volatility and collateral quality. Investors should be careful with certain mortgages, including CMOs off Jumbo collateral, which may show a stable cash flow profile initially but show additional risk and volatility when analyzed in depth.

Attention should also be paid to collateral composition. Investors should avoid higher percentages of efficient originators, such as Quicken, as borrowers can refinance with a push of a button. This increases optionality

and cash flow volatility, negatively impacting returns.

Probably the worst optionality trade today is callable agency bonds priced around par. Agencies are very efficient at exercising call options when market yields decline. This means investors lose the higher coupon and are forced to reinvest at lower rates. However, if rates rise, bonds drop in market value with no cash flow until maturity.

Flat yield curves can be confusing for portfolio managers. Positioning the portfolio within the overall context of the balance sheet will help improve balance sheet performance over time. Decisions made over the next 6-18 months will impact performance for many years. Having strong in-house and/or outsourced investment and balance sheet management expertise will help avoid bad strategies and take advantage of opportunities to positively impact your institution's investment portfolio performance. 🇺🇸



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# The power of employees on social media

*How First Tennessee Bank used employee social media takeovers to strengthen its voice and create meaningful customer conversations*



**LAURA SCALES**  
Social Media  
Marketing Manager,  
First Tennessee Bank

## ABOUT THE AUTHOR

Laura Scales is a social media marketing manager at First Tennessee Bank. In addition to the financial services industry, her experience includes media, PR and health-care.

**Perhaps, you've seen the "employee takeover" trend on other social media sites.** A company gives a set of its employees the "keys" to one or more of its social accounts for a day. They post throughout the day, showcasing customers, community involvement, even their own sense of humor.

At First Tennessee, we thought: why not us? Even though most banks are conservative by nature, we've worked hard to create a culture that values social story telling and celebrates employee advocacy. So, we were excited to see what could happen.

The work began with detailed planning about each takeover. We are a bank, after all! To lay the foundation, we sorted through numerous considerations:

- Which employees and markets should be involved?
- What channels should they take over?
- What types of content make sense?
- What were the brand values we wanted to illustrate?
- How frequently should each team post?
- How do we ensure channel security once the takeover is complete?

Answers to those questions helped shape the direction as we moved toward selecting the employees, communicating the plan, and walking them through expectations. However, once those expectations were set, our corporate social media marketing team took a step back. Why?

Authenticity and employee excitement

about the opportunity are essential for success. Our employees are some of our most powerful advocates. They believe in what we stand for and how we serve our customers. They also know our customers and communities better than anyone. In this instance, we knew that our job was to simply unleash the power of these voices to tell our story.

As we suspected, our people were excited and engaged from the start. They went to work immediately developing content ideas and working with their teams to plan out their individual takeovers hour by hour. The idea was to have them draft the takeover plan in as much detail as possible, even creating the post copy ahead of time so that our legal department could approve it.

On the day of each takeover, one lead employee would have access to the social media channels on which they planned to post that day. As their takeover happened, that person would be responsible for posting.

The results exceeded our expectations. The stories they told with each takeover were uniquely local and strongly reinforced our brand commitment to our communities.

A few teams surprised customers with gift cards. Others paid off layaways at local stores. Some paid for gas at stations around town. Pitching in and giving back was the theme throughout.

Perhaps, one of the most memorable moments was our Knoxville team's idea to buy a new winter coat, hat and gloves for Ricky, a beloved newspaper seller they'd often seen




working outside in inclement weather. The touching video of Ricky opening his very personalized gift received the most engagement of all the posts in the series.

Speaking of engagement, we saw a lift across the board in each channel. Comments, likes and shares all saw an uptick as our takeovers took off.

There were also benefits we didn't anticipate. Though we had expected the exercise to be a unique way to give back to the community, we had not anticipated its benefits for internal team building. First Tennessee has been consistently recognized as one of the nation's best employers, but the internal feedback we received about the social media takeover consistently highlighted how much fun the participating teams had executing their takeovers and how they helped strengthen relationships among team members.

In fact, even employees who weren't directly involved—but followed along from their personal social media accounts—bonded with their colleagues and shared pride in the posts.

Moving forward, we're already looking for opportunities to implement more employee participation on social media. Given the overall success of the employee takeovers to build camaraderie, humanize our brand and tell our story both creatively and locally, we know these events are just the beginning. Our plan is to continually develop new ways to showcase our people and to put their voices and talents out front on our social media channels. 



#### ABOVE

First Tennessee financial services representative Chantel Pitts, center, surprises the Chattanooga Police Department with a doughnut delivery.

#### LEFT

First Tennessee community specialist Madeline Stavrum, right, donates to the Salvation Army in Nashville.



#### LEFT

Newspaper seller Ricky, center, receives new winter clothes from First Tennessee staffers, left to right, Cassandra Richardson, Lori Rose, Amber Young and Nancy McGill in Knoxville.



# 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](http://TNBankers.org) or in a special section of the 2018-2019 Bankers Directory. If you have questions about TBA's associate members, please contact Stacey Langford at [slangford@TNBankers.org](mailto:slangford@TNBankers.org).

## THANK YOU TO OUR SPONSORS AND ADVERTISERS

Thanks to the sponsor and advertising support of our associate members, TBA maintains high-quality programming while controlling costs for attending TBA events. To sponsor a 2019 event, please contact Penny Powlas at [ppowlas@TNBankers.org](mailto:ppowlas@TNBankers.org) or visit [www.TNBankers.org/news/advertising-sponsorships](http://www.TNBankers.org/news/advertising-sponsorships).

## TOP 10 ASSOCIATE MEMBER SPONSORS AND ADVERTISERS IN 2018

1. Financial Products and Services Inc.
2. Independent Community Bankers of America
3. First National Banker's Bank
4. Federal Home Loan Bank of Cincinnati
5. Computer Services Inc. (CSI)
6. KraftCPAs PLLC
7. Pathway Lending
8. Olsen Palmer
9. Investors Title Insurance Company
10. Elliott Davis, LLC

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Callas

The Invictus Group is a data-driven strategic advisory firm that uses disruptive bank intelligence to give its clients a competitive advantage in M&A, strategic and capital planning, stress testing and CECL. Our unique and powerful approach to M&A helps community banks solve deposit and concentration issues. We use our BankGenome intelligence system to find targets that make strategic sense for our clients, avoiding the traditional auction process. BankGenome drills into a target's asset, liability and deposit structure at the front-end, ensuring the right match. We helped banks create and close seven nonauction, negotiated M&A deals in 2017 and 2018.

## FACILITY PLANNING



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Boatright

Structurefirst is exclusively dedicated to the financial services industry as our ownership team includes former banking executives who understand first-hand that the financial world of branches, operation centers, and corporate headquarters is ever changing and demanding. We have completed hundreds of these type projects that incorporate state of the art design with operational efficiency to create an ideal blend of functionality, technology, and hospitality to provide an ideal customer experience that compliments your special brand. As your owner's representative, we strive to achieve the best overall product at the most reasonable price.

## LENDING



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Contact: Eddie Latimer, [elatimer@ahrhousing.org](mailto:elatimer@ahrhousing.org)

Eddie Latimer has more than 30 years' experience in nonprofit housing development industry, overseeing development of home ownership programs, construction, lending education, and foreclosures.



**Latimer**

## MARKETING



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Phone: 615-832-9511

[www.sirspeedy.com/berryhill](http://www.sirspeedy.com/berryhill)

Contact: James Warren, [james@sirspeedymusiccity.com](mailto:james@sirspeedymusiccity.com)



**Warren**

Sir Speedy of Berry Hill provides all types of print, signs, and marketing across Tennessee. We do books and magazines, mail services, documents and business cards, logo advertising items, as well as large format signage and banners. We also have a Trade Show ROI system to do pre-show mailings, booth tracking, and follow up.

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STS Group began in 2008 and has been serving financial institutions throughout the Southeast for 10 years. We offer Branch Automation Equipment, Electrical and Physical Security Equipment such as ATM's, ITM's, Teller Cash Recyclers, Safes, Camera Systems, Alarm Systems, Under-Counter Steel, Deal Drawers, and Drive-Thru Systems. We are located in Madison, Alabama, just off Interstate 565. 



# People on the Move

Have information from your bank about promotions or branch news?  
Send it to Lila Griffin at [lgriffin@TNBankers.org](mailto:lgriffin@TNBankers.org).



HOYT



HOSLET

**Bank of Bartlett, Memphis**, has promoted **Joseline Hoyt** and **Kristin Hoslet** to vice presidents and business banking relationship officers.

**Bank of Tennessee, Kingsport**, has promoted **Tim Mann** to senior vice president, Sumner County market president.



MANN



SMITH



HILLARD

**Burch, Porter & Johnson, PLLC, Memphis**, has named **Sarah E. Smith** as an associate; and **Patrick J. Hillard** as an associate.



DURBIN



HIGH

**Crowe LLP, Franklin**, has promoted **Julie Durbin** to managing director in tax services; and **Bucky High** to managing director in audit services.

**Diversified Trust, Memphis**, has named **Cindy Cleveland** as principal and chief talent officer.



CLEVELAND



GODFREY



DERRYBERRY



FEENEY



BRITT

**Fifth Third Bank, Nashville**, has promoted **Jonathan Godfrey** to regional market executive and commercial middle market leader. The firm has named **Joshua Derryberry** as a senior vice president, business banking regional manager. In addition, the bank has named **David Briggs** as a senior commercial lender; **Thomas (Tom) Feeney** as commercial team middle market leader; and **Tim Britt** as mortgage loan officer.

**FirstBank, Murfreesboro**, has promoted **Brandon Burks** to Tennessee regional sales manager for FirstBank Mortgage.



BURKS

**First Freedom Bank, Lebanon**, has named **Tatum Jones** as a financial services representative.



JONES



MORSE



TANNER

**First National Bank of Middle Tennessee, McMinnville**, has named **John L. Morse** as Nashville city president of the bank's first office in Davidson County. In addition, the bank has named **Justin Tanner** as vice president and loan officer for FNB's Smithville Highway location.



GALLIMORE



HEBERT

**First Tennessee Bank, Nashville**, has added **Brad Gallimore** and **Rob Hebert** as client relationship managers in the bank's private client services division.

**First Vision Bank of Tennessee, Tullahoma**, has added **Dan Walker** as assistant vice president and commercial relationship manager in the Franklin County office.



WALKER

**Raymond James & Associates, Nashville,** has named **Brad Lott** as a senior vice president in investment services.



LOTT

**Reliant Bank, Brentwood,** has named **Melissa Key** as vice president, branch manager of their new Republic Centre office in **Chattanooga**.

**Tupelo, Miss.-based Renasant Bank** has named **John Bearden** as the **Nashville** president. Bearden succeeds Rick Hart who will retire at the end of 2019.



BEARDEN

**ServisFirst Bank, Nashville,** has named **Ellen Hammer** as the director of business development and marketing for the Nashville market.



HAMMER



EPLEY



BARBER

**TriStar Bank, Dickson,** has promoted SVP **Jason Epley** to chief lending officer and **Jeff Barber** to senior vice president and chief credit officer.



THARPE



PALK



QUINN

**Wilson Bank & Trust, Franklin,** has named three staff members for the bank's first Williamson County office: **Tabatha Tharpe** as commercial lending vice president; **Beth Palk** as assistant vice president and manager; and **Wade Quinn** as mortgage sales manager. 🇺🇸



# Bank Notes



**Built Technologies, Nashville**, CEO and co-founder **Chase Gilbert** was recognized by Goldman Sachs as one of the 100 Most Intriguing Entrepreneurs of 2018 at its Builders + Innovators Summit in Santa Barbara, Calif.

**Cumberland Bank & Trust, Clarksville**, has merged into **First Federal Bank, Dickson**. Their name was changed to **Cumberland Bank & Trust, a Div. of First Federal Bank**.



**Clarksville's F & M Bank** celebrated the opening of their new Tiny Town Road location (100 Profit Drive).

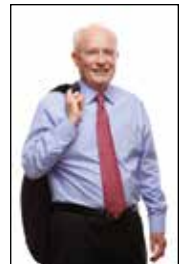


**First Advantage Bank, Clarksville**, celebrated the 50-year anniversary for team member **Gene Whitfield**, senior vice president, commercial lender.

In **Knoxville**, **First Tennessee Bank's** University of Tennessee financial center at 1832 Cumberland Ave re-opened with onsite parking and upgraded technology.

**FirstBank, Nashville**, has agreed to purchase 11 Tennessee and three Georgia branches of **Atlantic Capital Bank**, representing substantially all of Atlantic's banking and mortgage operations in Tennessee and North Georgia. The branches will operate as FirstBank branches immediately after the anticipated closing in the second quarter of 2019.

**FirstBank, Nashville's Will Martin**, general counsel for FirstBank and its holding company, FB Financial Corporation, retired at year-end. Martin joined FirstBank in 2007. Martin provided legal counsel for FB Financial's \$128.5 million IPO in 2016 and its acquisitions of Northwest Georgia Bank, Clayton Banks, and 14 Atlantic Capital branches in Tennessee and Georgia.



MARTIN

**Foothills Bank & Trust, Maryville**, merged into **SmartBank, Pigeon Forge** effective November 1. Their current name, Foothills Bank & Trust, a Div. of SmartBank, will change to SmartBank in the coming months.



To honor **Dr. Don L. Woodland** for his many decades of service as executive vice president of the **Graduate School of Banking at LSU**, the school dedicated and renamed the school office building **Woodland Hall** at the GSB fall meeting in New Orleans.





**Heritage Bank & Trust, Columbia**, cut the ribbon to open a new branch office (2305 North Locust Ave.) in **Lawrenceburg**.



**Macon Bank & Trust Company, Lafayette**, opened a new branch office in Gallatin (683 Nashville Pike) last fall. Pictured is the Gallatin branch management team. Left to Right: Serena Nelson, Assistant Branch Manager; Justin Hays, Gallatin City President; Kristin Fleming, Branch Manager.

**Planters Bank Inc's** vice president, business development, marketing manager **Joe Pitts** was elected **Mayor of Clarksville** in November.



PITTS



**Planters Bank Inc, Clarksville**, celebrated the opening of their new commercial location in the Welch building.



**Southern Heritage Bank, Chattanooga**, celebrated the grand opening of the Northgate (2120 Northgate Park Lane) financial center.



**Dickson's TriStar Bank's Robby Harmon**, executive vice president/chief retail officer, has graduated from the Graduate School of Banking at Colorado's Executive Development Institute for Community Bankers.



**Jellico's UBank** celebrated their 100-year anniversary in 2018 with a series of social media videos, *The Community of U*, which spotlighted individuals and organizations who serve the Jellico community and featured president and CEO **Allen McClary**.

# Community Building

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.

**Bank of America, N.A.** named Cross-roads Campus as its 2018 Neighborhood Builders® Nashville grant winner for its work to help at-risk homeless youth obtain housing and employment opportunities by caring for abandoned animals and awarded the organization \$200,000 to expand housing and employment stability and a year's leadership training for its executive director and an additional emerging leader. In addition, to recognize Neighborhood Builders' 15th anniversary, Bank of America awarded its inaugural recipient, the Nashville Public Library Foundation, a new \$25,000 grant to continue youth engagement and employment programs that are part of the library system's vital community service.

**The Bank of Jackson, Jackson,** partnered with a local Head Start to provide winter coats for all their students from community donations.



**First Community Bank of East Tennessee, Rogersville,** gave a donation to the local fire department for their annual Christmas baskets.



Pictured are some of the bank staff of **First Community Bank of the Heartland, Martin** presenting a \$5,000 check to Nick Dunagan, president of the Martin Public Library Foundation for the campaign of a new library.



**First Tennessee Bank, Knoxville,** Women of Influence, supported the Community Coalition Against Human Trafficking with a check for \$5,000 to help survivors with individualized, relational care.



Team members of **Heritage Bank & Trust, Columbia,** participated in a weekend of caring to help with the latest build of Habitat for Humanity, while bank president and CEO Jim Robinson fished with the Maury County Boys & Girls Club.



**Macon Bank and Trust, Lafayette,** hosted Macon County's Day of Hope to benefit the Sherry's Run organization with a donation of \$9,175.32. Sherry's Run is a nonprofit agency dedicated to help individuals affected by a cancer diagnosis.



**First Volunteer Bank, Chattanooga,** exceeded their 2018 Tailgate-A-Palooza goal of 100,000 cans of food and donations to a total of 144,559 cans.





**Pinnacle Bank, Nashville**, annually sponsors the Field of Honor, placing 1,000 American flags in Victory Field at Andrew Jackson's Hermitage, with each flag honoring a U. S. military veteran, and the bank welcomed volunteers from the Donelson-Hermitage Exchange Club to its Donelson office to prepare a display of flags.

**Sevierville's, Sevier County Bank** named disaster relief as October's charity for those affected by hurricanes Florence and Michael and encouraged the community to drop off monetary or suggested item donations at any of SCB's branches.



**Chattanooga's SmartBank** helped to sponsor American Heart Association's Walk and sent a team to participate in the annual event in downtown Chattanooga.



**Sumner Bank & Trust, Gallatin**, supported Sumner County's Relay for Life event with a \$3,000 contribution to the American Cancer Society.



**Todd Proffitt**, CEO and president of **Tennessee State Bank, Pigeon Forge**, is pictured with Mark Ross, chief professional officer of the Boys & Girls Club of the Smoky Mountains with Tennessee State Bank's annual gift of \$5,000.



**Oak Ridge's TNBANK Vice President Chris Osborn** ran in the 2018 Secret City Half Marathon, while the bank's employees cheered and handed out water and Gatorade to the runners.



**TNBANK, Oak Ridge**, made donations to: CASA of the Tennessee Heartland, First United Methodist Church for their annual Christmas tree fundraiser, and Little Ponderosa Zoo, an exotic animal rescue. 🐾



# Featured Events

**MARCH  
5-6**

## COMPLIANCE CONFERENCE

**Embassy Suites & Conference Center, Murfreesboro**

Early Registration Deadline: February 19

TBA Member/Associate Member Discounted Tuition - \$575

TBA Contact: Sheena Frech, [sfrech@TNBankers.org](mailto:sfrech@TNBankers.org)

When you attend *Compliance Conference*, you will hear from nationally known presenters, as well as national and regional regulatory professionals who will provide current, practical, and workable solutions to the regulatory changes that are occurring with increasing frequency.

**MARCH  
6**

## YOUNG BANKERS DIVISION DAY ON THE HILL

**Tennessee State Capitol, Nashville**

TBA Member/Associate Member Registration - \$40

TBA Contact: Stacey Langford, [slangford@TNBankers.org](mailto: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 2018 *Day on the Hill*

**APRIL  
2 & 3**

## **HUMAN RESOURCES CONFERENCE**

**Embassy Suites & Conference Center, Murfreesboro**

Early Registration Deadline: March 19

TBA Member/Associate Member Early Registration - \$395

TBA Contact: Sheena Frech, [sfrech@TNBankers.org](mailto:sfrech@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.



*Attendees of the 2018 Human Resources Conference*

**APRIL  
16**

## **INTRODUCTION TO BANKING**

**TBA Barrett Training Center, Nashville**

Early Registration Deadline: April 2

TBA Member/Associate Member Early Registration - \$270

TBA Contact: Monique White, [mwhite@TNBankers.org](mailto:mwhite@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

## POSITIONS AVAILABLE

### 1810-6 (M) HEALTHCARE BANKING

#### PORTFOLIO MANAGER

Employer: Renasant Bank

Position: Healthcare Banking Portfolio Manager

Location: Nashville, TN

Position Summary: This position is responsible for providing direct support to Relationship Managers, Group Manager and Senior Credit Officer with respect to portfolio management of new and existing customer relationships with an emphasis on financial analysis and modeling, loan and covenant compliance, due diligence, loan booking/ monitoring and ongoing documentation of credit needs within the Healthcare Loan Division. Responsibilities: Collect and analyze financial data, collateral, industry trends and credit worthiness of customers and prospects. Assist Relationship Manager in the Preparation of Loan Submission Package, Renewals and/or Modification requests for credit approval. Attend client/prospect calls when necessary. Monitor Loan Portfolio for document and collateral exceptions, Loan Policy compliance, covenant and loan agreement compliance and ensure risk mitigation to avoid any losses. Follow trends in Healthcare industry including loan structures, pricing, terms, regulatory requirements and changes. Support Relationship Manager in related Portfolio Management activities whether related to credit, depository or other banking services. Negotiation of Loan documentation and loan closing coordination and booking. Perform other related duties and special projects as requested. Provide exceptional customer service to clients and internal partners. All other responsibilities as assigned. Qualifications: Bachelor's degree in Finance or Accounting or related work experience. At least 5 years of Credit/Financial Analysis and Portfolio Management experience with a demonstrated ability to proficiently underwrite and structure complex or unique commercial loans, Formal Credit Training with financial modeling experience, Legal documentation and financial covenant structuring experience, Understand loan documentation and loan structure needs including construction lending. Demonstrated strong written and verbal skills, Proficient computer skills including knowledge of Word, Excel, Power Point and other internal Bank program and systems, and Customer service orientation. For more information and to apply, visit <https://careers-renasant.icims.com/jobs/5099/healthcare-banking-portfolio-manager/job?mobile=false&width=1240&height=500&bg=true&needsRedirect=false&janIoffset=-360&junIoffset=-300>. Renasant Bank is an Equal Opportunity Employer

### 1809-9 (M) BRANCH SALES LEADER

Job: Branch Sales Leader

Company: CB&S Bank

Job Type: Full-time

Location: Murfreesboro, TN

GENERAL FUNCTION: Plans, directs and organizes the sales activities of the branch following established procedures in order to meet or exceed our customer's expectations with regards to their banking needs. Oversees the operation of the branch and ensures profitability and compliance with all bank policies and procedures. MAJOR DUTIES AND RESPONSIBILITIES: Generates new business by conducting business development calls on existing customers and prospective customers in order to meet or exceed established sales goals. Directly supervises all branch sales personnel. Responsible for supervising, training, directing and coaching branch personnel with regards to all sales activities. Conducts annual and quarterly reviews for all branch sales staff. Works with the Branch Operations Specialist to supervise branch operations personnel. Maintains an active role in community and civic affairs. Maintains control and usage of the medallion stamp. Serves as chairperson for local board meetings; responsible for outlining the agenda along with various other board reports. Establishes and manages the branch loan portfolio. Interviews loan applicants, analyzes financial information and makes appropriate loan decisions. Identifies non-conforming credits which need additional approval or assistance. Presents loan requests above lending authority to loan committee for approval. Prepares loan documents, clearing any exceptions and construction inspections. Resolves customer complaints. Abides by specified lending authority as dictated by the loan policy and procedures. Manages the branch budget while maximizing profits and minimizing expenses. Performs all other duties assigned by supervisor. JOB QUALIFICATIONS: Bachelor degree from an accredited college with a concentration in accounting /finance preferred, or equivalent related experience. Two to three years of retail banking, consumer and commercial lending experience. Minimum of one to two years supervisory experience. Strong personal leadership skills, organizational skills and excellent verbal and written communication skills. Ability to analyze and summarize complex financial information and present recommendations for appropriate courses of action. Interested applicants may apply using the following link: <https://cbsbank.applicantpro.com>

### 1809-3 (M) MORTGAGE LOAN ORIGINATOR

Job: Mortgage Loan Originator

Company: CB&S Bank

Job Type: Full-time

Location: Murfreesboro, TN

GENERAL FUNCTION: Originates and manages a pipeline of secondary market mortgage loan applications and closes an acceptable volume of quality loans. MAJOR DUTIES AND RESPONSIBILITIES: Attracts new mortgage loan applications and retains existing business by developing relationships within builder and/or realtor communities. Advises borrowers on loan products by examining application and supporting documentation, and pre-qualifying for credit-worthiness. Provides guidance and information relevant to the risks and benefits of each program the borrower is qualified for; effectively communicate the terms of each product. Meets mortgage loan operational standards by implementing and maintaining productivity, quality, customer-service standards and problem resolution. Evaluates loan requests, analyzes financial data and determines qualification of collateral and customer credit history. Structures loan to comply with acceptable lending practices and Federal regulations. Collects documentation from borrower(s) and submits to the Loan Processor. Cross-sells other bank products and services. Maintains knowledge and follows all bank policies and procedures related to processing, underwriting, and closing of loans. Executes consultative sales strategies to drive exceptional service and create trusted relationships. Contacts Borrower, Lender, Realtor, etc., on a weekly basis with loan status. Documents conversations and other notes pertinent to the loan file in Point under the conversation log. JOB QUALIFICATIONS: Minimum 3 years of experience in mortgage origination or equivalent. Hold applicable licenses, as required. An advanced understanding of mortgage products and the ability to comprehend and implement complex financial concepts related to residential mortgage lending. Thorough knowledge of mortgage products and services offered as well as market trends. Knowledgeable on agency and investor regulations and guidelines. Excellent verbal/written communication skills. Good organizational skills. Ability to learn and adapt to market changes quickly. Ability to build strong relationships with production, underwriting, closing and other internal and external partners. Interested applicants may apply using the following link: <https://cbsbank.applicantpro.com>

### 1808-3 (M) COMMERCIAL LOAN OFFICER


Tennessee State Bank has an immediate opening for a Commercial Loan Officer in Knoxville. TSB is a locally owned and operated community bank, founded in 1972 and headquartered in Pigeon Forge. It is committed to meeting the



needs and requirements of the customers and communities it serves. The preferred candidate will have a 4-year degree in a business-related field and 10 years' experience in CRE/C&I lending. Additional qualifications include a successful business development background; excellent credit underwriting knowledge; above average communication skills; sales and computer skills; and a strong desire to be involved in community events and activities. The Commercial Loan Officer will be responsible for developing new business, underwriting, structuring and closing commercial loans; and maintaining and servicing an existing portfolio. TSB has an excellent benefits package; with 100% paid medical, dental and vision for the employee; 401(k) and more! Tennessee State Bank is an Equal Opportunity Employer; all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin or disability. Qualified candidates send resumes to [cgoft@tnstatebank.com](mailto:cgoft@tnstatebank.com).

#### 1807-22 (M) LOS HELP DESK MANAGER

Exciting opportunity in Banking services located in 4th nationally ranked 'Best Place to Live in 2017' Franklin, TN. INTEGRA Software Systems, a provider of loan origination software, is seeking a highly motivated individual to join our team as an Application Help Desk Manager. The Application Help Desk Manager oversees the planning, implementation and tracking of client reported issues regarding INTEGRA's loan origination software. DUTIES/RESPONSIBILITIES: Manage and further develop help desk processes and procedures for effectiveness and efficiency; Perform specific help desk functions (i.e. phone, email, and ticketing responses, as well as, working specific issues to their closure) all in support of INTEGRA's clients. EXPERIENCE: Experience with consumer, commercial and/or mortgage lending through a bank or credit union is required; experience using Windows based software is required; experience as a help desk manager is a plus. SKILLS: To perform this job successfully, ideal candidates should pos-

sess: intermediate to advanced knowledge of consumer, commercial and/or mortgage lending principles; excellent verbal and written communication skills; strong work ethic; desire and ability to learn software programs; professional demeanor; ability to work effectively with others in a team environment; ability to multi-task effectively and efficiently. Competitive salary with benefits offered (Health, Dental, Vision, 401K, PTO, etc.). INTEGRA Software Systems is an Equal Opportunity Employer. Qualified applicants should send their resumes to: [resumes@integra-online.com](mailto:resumes@integra-online.com). 

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

## TBA'S 2018 COMPENSATION AND BENEFITS SURVEY NOW AVAILABLE!

**Visit [TNBankers.org/products](http://TNBankers.org/products)**

Get the latest benchmarks for salary and bonuses for 263 job positions. The survey provides breakdowns by asset range and are available for certain regions and states. Plus useful information on:

- Projections for salary raises
- Benefit programs
- Incentive programs
- Directors' compensation
- Employee turnover
- Training programs
- Top human resource concerns
- Other human resource practices



# Bankers bag 1,600 birds

**On an unusually sunny, 60-degree day in February in 1991, more than 100 bankers convened at the 6,500-acre Knob Creek Farm in Ripley, Tenn., for the third annual “Bankers’ Bird Hunt.”**

After warming up with a skeet shot, bankers took to the fields for a morning hunt.

Once it was lunchtime, Bobby Vaughn, president of Gates Banking Company; Donald Houge, president of Bank of Halls; Herman Lewis, vice president of Security Bancorp; and Elton Jones, vice president of Gates Banking Company, manned the grill and cooked up quail and catfish.

Following a lunch, it was back to hunting birds. All in all, the bankers bagged 1,600 quail and pheasants—pretty good for one day’s work. 🦋

*Originally featured in The Tennessee Banker, June 1991.*





# Professional Development Calendar

January 22, 23, 24

## **CEO Forums, Session 1 of 3**

TBA Gilliam Board Room, Nashville

January 22 & 23

## **Fundamentals of Compliance**

Nashville, TBA Barrett Training Center

February 4

## **Legislative Reception**

War Memorial Auditorium, Nashville

February 5 & 6

## **Credit Conference**

Omni Hotel, Nashville

February 11, 12, 13

## **CFO/Controller Forums, Session 1 of 3**

TBA Gilliam Board Room, Nashville

February 18-20

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

TBA Barrett Training Center, Nashville

February 21 & 22

## **Essentials of Commercial Lending**

TBA Barrett Training Center, Nashville

February 28

## **2018-2019 Senior Compliance Officer Forums, Session 2 of 4**

TBA Barrett Training Center, Nashville

March 5 & 6

## **Compliance Conference**

Embassy Suites Hotel & Conference Center, Murfreesboro

March 6

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

Tennessee State Capitol, Nashville

March 11, 12, 13

## **2018-2019 Senior Lender Forums, Session 2 of 3**

TBA Gilliam Board Room, Nashville

March 18 & 19, 20 & 21

## **Basic and Advanced IRA**

Nashville, Jackson

March 20

## **Senior Retail Banking Officer Forums, Session 1 of 3**

TBA Barrett Training Center, Nashville

March 21

## **The Southeastern School of Banking Branch Management<sup>SM</sup>, Session 1 of 4**

TBA Barrett Training Center, Nashville

March 24-29

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

TBA Barrett Training Center, Nashville

April 2 & 3

## **Human Resources Conference**

Embassy Suites Hotel & Conference Center, Murfreesboro

April 5

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

TBA Barrett Training Center, Nashville

April 7-9

## **Leadership Convention**

The Westin, Chattanooga

April 8, 9, 10, 11

## **Tennessee Deposit Account Administration**

Kingsport, Knoxville, Jackson, Nashville

April 16

## **Introduction to Banking**

TBA Barrett Training Center, Nashville

April 25 & 26

## **Strategic Technology, Risk & Security Conference**

Embassy Suites Hotel & Conference Center, Murfreesboro

May 7 & 8

## **BSA/AML Compliance School**

TBA Barrett Training Center, Nashville

May 12-17

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

TBA Barrett Training Center, Nashville

May 13-15

## **Government Relations Committee Washington Conference**

Marriott Marquis, Washington, DC

May 15, 16, 17

## **2018-2019 Senior Lender Forums, Session 3 of 3**

TBA Gilliam Board Room, Nashville

May 21

## **Loan Assistant and Loan Processor Workshop**

TBA Barrett Training Center, Nashville

May 28, 29, 30

## **CEO Forums, Session 2 of 3**

TBA Gilliam Board Room, Nashville

May 30

## **Real Estate Appraisal**

TBA Barrett Training Center, Nashville

June 4

## **The Southeastern School of Banking Branch Management<sup>SM</sup>, Session 2 of 4**

TBA Barrett Training Center, Nashville

June 5

## **2018-2019 Senior Human Resources Forums, Session 2 of 3**

TBA Barrett Training Center, Nashville

June 10 & 11, 27 & 28

## **Real Estate Lending Compliance**

Knoxville, Nashville

June 16-18

## **129th TBA Annual Meeting The Ritz-Carlton Orlando, Grande Lakes, Fla.**

June 25

## **2018-2019 Senior Compliance Officer Forums, Session 3 of 4**

TBA Barrett Training Center, Nashville

June 26, 27, 28

## **CFO/Controller Forums, Session 2 of 3**

TBA Gilliam Board Room, Nashville

July 7-12

## **The Southeastern School of Banking<sup>SM</sup> I & II**

Belmont University, Nashville

July 12

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

TBA Barrett Training Center, Nashville

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





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correspondent bank,  
and we'll never be  
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