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2021-2022 TBA Chairman

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Charleston, S.C.
June 13-15, 2021

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Allen McClary and wife Diane. 2021-2022 TBA Chairman Chairman/CEO UBank, Jellico

Photo: Corey Brown, Tumbleston Photography



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JIM RIENIETS, Vice Chairman, InsBank, Nashville

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COLIN BARRETT
*President/CEO,
Tennessee Bankers
Association*

State of the Association

THREE THINGS TO DO THIS MONTH

1.

Save the dates of June 12-14 for the 2022 Annual Meeting at The Broadmoor in Colorado Springs.

2.

Visit www.bankcareers.org to find the best and brightest Tennessee college students to be the future leaders of your bank.

3.

Plan to attend one of our seven annual membership meetings held across the state August 16-26, 2021. For more information, contact Penny Powlas at ppowlas@TNBankers.org.

At this time each year, as the TBA Annual Meeting comes to a close and a new association year begins, I find myself reflecting on what the early days must have been like for Tennessee banking and the Tennessee Bankers Association.

The TBA was founded at the Gayoso Hotel in Memphis on October 13, 1890. And while banks from across Tennessee wrote letters of support for the formation of the Association, credit largely goes to a small group of dedicated Memphis bankers who were concerned about the federal government hindering Tennessee banks' ability to serve their customers. Although the government's overreach is a frustration we have in common with our forefathers, many other issues we face today would have been unimaginable 131 years ago.

When bankers gathered last month in Charleston, we once again tackled challenges and opportunities facing our industry and customers. This particular point in history finds no shortage of topics to discuss, including fintech partnerships, excess deposits, credit quality, the state of the economy, long term impact of the virus, unprecedented government spending, and, of course, government overreach.

While addressing the industry's issues, we also followed through on the advice given by Colonel R. Dudley Frayser during his opening remarks at that inaugural Convention in 1890 and did our best to "make common ownership of the benefits derived from varied experience, and enjoy each other's society for our mutual pleasure." Our founders understood the importance of a well-connected banking industry, and those relationships have been a contributing reason for the Tennessee banking industry's success over the past century.

And one would be hard pressed to find someone with better relationships across the state than Chris Holmes, president and CEO of FirstBank. Chris served as TBA chairman this

past year and was an outstanding ambassador for the banking industry and Association. One of my highlights was hitting the road with him, though not as often as we would have enjoyed due to the pandemic, and visiting with bankers throughout the state. His success leading FirstBank with its unique urban and rural footprint is well respected by his peers. His leadership was further on display when he testified during a House Banking and Consumer Affairs Subcommittee hearing in Nashville in February, highlighting the banking industry's role as the economic first responders during the pandemic.

As the industry and country hopefully turn the corner on the pandemic, I look forward to working with your new TBA Chairman Allen McClary, chairman and CEO of UBank. UBank is a \$60 million bank headquartered in Jellico. Allen understands the challenges our community banks face and will do a terrific job representing the industry in the year ahead.

Meanwhile, the pace of change we experienced over the past year is not likely to slow down. Many questions remain about the economy and the potential impact of this Congress and the Biden Administration. And the number of bank acquisitions in the last few months are an indication of the continuing evolution of the Tennessee banking landscape.

These changes are not unlike the ones faced by a group of bankers in Memphis in 1890. And like back then, we have dedicated bankers leading the Association and looking out for the best interest of Tennessee banks. I can only speculate on what the future of Tennessee banking might look like, but I'm confident the Association will continue to evolve to serve the changing needs of Tennessee banks. 🇺🇸

-Colin

TBA Online

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



tennessee-bankers-association

June 23, 2021

CapStar Bank, in partnership with the Tennessee Bankers Association, announced three winners of The Southeastern School of Banking (TSSB) Diversity Scholarship. The new scholarship supports individuals who are traditionally underrepresented in the financial services industry. It awards three junior or senior level undergraduate students who are Tennessee residents, with full tuition and housing to TSSB. Congrats, Nia, Jaylen and Harshangi!! #diversity #banking



VISIT TNBANKERS.ORG

TBA's blog covers Tennessee's most important and interesting bankers, emerging trends in the industry, and more. Check it out at [TNBankers.org/news/blog](https://tnbankers.org/news/blog).



TBA WEBINARS

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

Credit Risk Management First Aid Kit

August 23

In the present economic environment, senior management must focus on the internal management of their loan portfolios. The primary reason why financial institutions fail is because of making bad loans or not managing problem loans effectively. Therefore, proper credit administration is mandatory to protect an institution's overall health. This webinar will cover the most effective habits of institutions who have proven to be good credit risk administrators. At the end of this session, participants will be able to compare their institution's credit risk management skills with other institutions that achieved regulatory favor for their ability to manage the lending function.

Survey Says! The Top 10 Reasons Businesses Move Their Accounts

August 26

More businesses are changing their banking provider today than any other time in recent memory. This webinar will explore the reasons that ultimately drive businesses to make a change. It will include different messages that will (or will not) work in bringing them to you. If you are interested in gaining more commercial clients from your competitors, this will be a very productive session for you.



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AMY HEASLET
Executive
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General Counsel,
Tennessee Bankers
Association

STAY UP-TO-DATE

Stay up-to-date through *This Week* and our legislative update calls during session. TBA also invites member banks' in-house counsel to join our Bank Lawyers Committee. Contact Amy Heaslet to learn more at ahneaslet@TNBankers.org.

State legislative session opens amid uncertainty; closes with certain TBA success

When the 112th General Assembly began on January 12, uncertainty was the best way to describe the session's outlook.

But by the time the legislature adjourned on May 5, the challenges we faced in January were resolved and TBA concluded another successful session for the Tennessee banking industry.

We were fortunate during legislative session this year to have access to the Capitol and legislative offices; otherwise, our lobbying efforts and legislative successes would have been strained. After months of Zoom-only meetings in 2020, meeting with legislators in-person was a reminder of the importance face-to-face meetings are and how critical it is to be present with lawmakers on a daily basis.

At the start of session, all lobbyists were required to check-in through security when entering the legislative office building and were only permitted on the floor where an appointment was made at least 24 hours in advance. This proved cumbersome given the free access to legislators typically given to lobbyists and the fast pace with which issues arise and the need for immediate discussion of those issues.

Soon after the start of session, however, the House of Representatives relaxed their rules and lobbyists were granted access to all floors that included House members' offices. This was a turning point as we were able to visit in-person with House members, just like in past sessions. Lobbyists were also granted access, per social distancing guidelines, to sit in the House committee rooms, which is critical for observing issues during the legislative process.

The Senate, on the other hand, was slower to respond in easing lobbyists' access to their members' offices and committee hearings. But

by the final month or so session, after a significant decrease in the number COVID-19 cases, greater access was given and our ability to visit all legislative members' and be present for committee hearings had virtually returned to pre-pandemic ways.

Despite the challenges with access to legislators early in session and no shortage of controversial or anti-banking issues, we were still able to achieve several successes on behalf of the banking industry. We passed legislation to extend banks' holding period for nonreal property from 12 months to 18 months, updated the state's trust laws, and modestly increased the state's homestead exemption to \$35,000 for individuals.

Towards the end of session, we also became aware of potential issues banks may have in appropriately collateralizing the influx of local government deposits from the American Rescue Plan. We acted quickly to find a bill that we could use—because the bill filing deadline had already passed—to extend from two business days to 10 calendar days the amount of time banks have to pledge collateral.

We also successfully opposed legislation from other groups covering an array of issues, ranging from prohibiting interchange on sales tax to adding additional steps to the foreclosure process to imposing criminal penalties on bankers for failure to report suspect elder financial exploitation.

With the dust now settled from the first session of the 112th General Assembly and the pandemic coming to end, this summer brings a great opportunity for our team and our bankers to re-engage with lawmakers. We are focused on hitting the road to visit with bankers and legislators in their districts and delivering



Members of the TBA team traveled to White House to join Senator Ferrell Haile, Representative William Lamberth and Representative Johnny Garrett for a visit hosted by The Farmers Bank, Portland.

BankPac contributions. We've already made several of those visits and were able to discuss not only priority banking issues but also news from their districts and issues that may be on the horizon.

When you see your legislators this summer, whether during a scheduled visit with TBA staff or on your own, please be sure to mention a few pending issues that we are working on over the summer and expect to come up in 2022. Those issues include expanding the types of collateral banks can pledge against public deposits, opposing any changes to the current

interchange system; and the importance of maintaining a pro-business operating environment for banks and our customers.

Attending in-district meetings with bankers and legislators further cements my belief that the relationships you have with your lawmakers is one of the strongest constituent relationships. The strength of those relationships is a leading factor in the legislative successes TBA achieves in Nashville. Please continue connecting with your members, and feel free to invite TBA staff to be there as well. We look forward to seeing you soon! 🇺🇸

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August 16: Manchester
August 17: Nashville
August 18: Memphis
August 19: Jackson
August 24: Chattanooga
August 25: Kingsport
August 26: Knoxville



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Allen McClary installed as 2021-2022 TBA chairman

Nearly 600 bankers, associate members and guests traveled to the Culture Capital of the South—Charleston, S.C.—to gather at the Belmond Charleston Place for TBA's 131st Annual Meeting.

This year's event tackled the ever-evolving trends, strategies, and innovations that are constantly taking place in the banking industry. The two general sessions, presided over by TBA Chairman Chris Holmes, featured business leaders and experts offering their views about the future.

The Monday, June 14, business session included an economic report from Dr. Elliott Eisenberg while culture expert Chester Elton explained how the best leaders build all-star teams.

The business session on Tuesday, June 15, featured Pathway Lending's Clint Gwin, a panel discussion with ABA and ICBA representatives, OCC's Tom Herslebs' perspective on key, near-term supervisory risks and examination priorities, and Chick-fil-A's Rodney Bullard's surprisingly simple but incredibly powerful ways you can impact others and create a legacy of service.

Breakout sessions featured a number of topics that are top of mind for the banking industry. These included bank/fintech partnerships, strategies for excess deposits, credit quality considerations, post-pandemic branch strategies, board of director best practices and how high performing banks will respond in 2021.

There was also plenty of events allowing attendees to network with one another and to enjoy all that Charleston had to offer, including a golf tournament at Wild Dunes Harbor Course, a guided fishing expedition, tours of historic churches, lavish homes, and the USS Yorktown.



Allen McClary, chairman and CEO of UBank in Jellico, was installed as chairman of the Tennessee Bankers Association during ceremonies at the closing banquet on Tuesday, June 15. McClary accepted the chairman's gavel from Chris Holmes, president and CEO of FirstBank, in Nashville. Holmes will remain a member of the Association's board of directors for the next three years to help ensure continuity of leadership.

Newly-elected Chairman Allen McClary accepts the gavel from outgoing Chairman Chris Holmes.

Delegates from TBA-member institutions elect new executive officers and new board members each year during the annual convention, with members receiving one vote per charter.

Executive officers elected for 2021–2022 are:

Chairman—Allen McClary, chairman and CEO, UBank, Jellico

Chairman-elect—H. McCall Wilson, Jr., President and CEO, The Bank of Fayette County, Piperton

Vice Chairman—Jim Rieniets, president and CEO, InsBank, Nashville



In addition to the executive officers, TBA members elected one new director from each of the three grand divisions of the state. Directors serve three-year terms on the TBA board. New directors are:

East Tennessee—Billy Carroll, president and CEO, SmartBank, Pigeon Forge

Middle Tennessee—Andy Nash, Executive vice president, The Farmers Bank, Portland

West Tennessee—Phillip Renfro, president and CEO, Community Bank, Lexington

With the election of the new directors, three directors rotated off of the board. Completing their terms of service were:

David Reynolds, CEO, president and director, Peoples Bank of the South, LaFollette

Gene Henson, president, Memphis/North Mississippi Region, Trustmark National Bank, Memphis

Ted H. Williams, president and CEO, TriStar Bank, Dickson

Continuing their terms on the board are:

Christopher White, president and CEO, Peoples Bank of East Tennessee, Madisonville

Mark Hayes, chairman and CEO, First National Bank of Pulaski, Pulaski


Randy Huffstetler, CEO, Greenfield Banking Company, Greenfield

Tyler Clinch, president and CEO, First Community Bank of East Tennessee, Rogersville

Gay Dempsey, CEO, Bank of Lincoln County, Fayetteville

David Prince, president and CEO, INSOUTH Bank, Brownsville



As TBA's governing body, members of the board are always available for members to share questions, thoughts, or suggestions concerning the TBA and the banking industry. Visit www.TNBankers.org/about/board-of-directors for a complete list of TBA leadership. 

TOP: The 2021-2022 TBA Board Officers: Vice Chairman Jim Rieniets, Chairman-Elect H. McCall Wilson, Jr., Chairman Allen McClary, and Past Chairman Chris Holmes.

ABOVE: The new TBA directors are Phillip Renfro for West Tennessee, Andy Nash for Middle Tennessee, and Billy Carroll for East Tennessee.

PHOTOS: COREY BROWN, TUMBLESTON PHOTOGRAPHY

Newly elected vice chairman and directors of the TBA



JIM RIENIETS
TBA Vice Chairman
President & CEO
InsBank, Nashville

Jim Rieniets, Jr. is president and CEO of INSBANK having been with the bank since its inception in November 2000, first serving as its chief lending and credit officer for six years. Rieniets is the current Chairman of the Government Relations Council of the American Bankers Association, as well as a member of the ABA's board of directors. Additionally, he serves as vice chairman of the Tennessee Financial Literacy Commission while being active in the community serving on several boards including Affordable Housing Resources, Tennessee Arts Academy Foundation, and others. For more than 20 years, Rieniets has been a member of the fundraising team for the FedEx St. Jude Classic/WGC FedEx St. Jude Invitational. He earned his bachelor's degree in Latin American Studies at Vanderbilt University and earned an MBA at the University of Memphis with a concentration in finance.

What did the pandemic reveal to you about your bank or banking as an industry that might not otherwise have been exposed?

Out of necessity the pandemic exposed a tremendous opportunity to the industry to leverage technology. This may end up being a silver lining of an otherwise dark period as banks accelerated adoption of digital means of acquiring and serving customers as the industry continues to face increased competition from fintechs.

If someone were new to TBA, what advice would you offer to help them get the most value out of their membership?

I would encourage new members to engage in TBA activities that avail them the opportunity for connecting with peers, whether that is attendance at conferences, participation in forums, and/or on-site educational programs. The combination of access to excellent content and interacting with peers across the state can be an invaluable resource.



BILLY CARROLL
East Tennessee
Director
President & CEO
SmartBank, Pigeon Forge

William Y. Carroll, Jr. (Billy) is the president and CEO, and founding Director, of SmartFinancial Inc. and its subsidiary SmartBank with headquarters in Pigeon Forge, Tennessee. Since the bank's organization in 2006, SmartBank has grown to be one of the state's largest banks with \$3.6 billion in assets, 35 full-service branch locations in Tennessee, Alabama and along the Florida Gulf Coast and with SmartFinancial (SMBK) common stock listed on the Nasdaq Capital Market. A graduate of the University of Tennessee and former audit and tax professional, Carroll has served two terms on the board of the Federal Reserve Bank of Atlanta's Nashville Branch, as a member of the University of Tennessee's Chancellor's Associates and the College of Business's Finance Department Advisory Council, and numerous Sevier County civic and economic organizations.

What did the pandemic reveal to you about your bank or banking as an industry that might not otherwise have been exposed?

While the pandemic was challenging in a number of ways, I was extremely proud of our bank as we helped so many clients and neighbors through a very difficult time. The PPP revealed to me just how resourceful and entrepreneurial we are as an industry to execute on a project of that size within a matter of days, getting funds into the accounts of businesses to secure payroll for their employees. I was very proud to be a banker and a very small part of what we accomplished together.

If someone were new to TBA, what advice would you offer to help them get the most value out of their membership?

Get involved. The TBA offers many ways for their bankers and vendors to get plugged in—attending conferences and conventions are great ways to do this. Also spend time to get to know our associate members and vendors that sponsor our association. These companies are great resources for all of us. We've got one of the nation's best banking associations, so take advantage of it.



ANDY NASH
Middle Tennessee
Director
Executive Vice
President
The Farmers Bank,
Portland

Andy Nash is the executive vice president of The Farmers Bank, headquartered in Portland, Tennessee. Having 33 years of experience in banking, Nash previously worked for First American National Bank in downtown Nashville. He is a graduate of Austin Peay State University and the Graduate School of Banking at LSU. Nash recently completed a term as treasurer of the TBA BankPac Committee and serves on the board of directors for Plateau Insurance and as vice chairman of the Tennessee FFA Foundation. Nash is a member of the Portland Rotary Club and a member of Temple Baptist Church in White House, Tennessee.

What did the pandemic reveal to you about your bank or banking as an industry that might not otherwise have been exposed?

Bankers need each other! I have never seen a time where it was more crucial to be in constant communication with other bankers to seek advice and input, as we faced an onslaught of daily decisions that significantly impacted our customers and employees. The daily conference calls, facilitated by the Tennessee Bankers Association, reminded us all just how important the TBA is to the continued success of banks in Tennessee.

If someone were new to TBA, what advice would you offer to help them get the most value out of their membership?

Get involved and meet your fellow bankers through participation in the TBA. Many times, the most valuable things you learn are through the network of connections made at TBA events. The more people we have participating, the more we will all benefit from the TBA.



PHILLIP RENFROE
West Tennessee
Director
President & CEO
Community Bank,
Lexington

Phillip Renfroe serves as the president and CEO of Community Bank in Lexington. Renfroe is a graduate of the University of Memphis, The Southeastern School of Banking, the UT Martin WestStar leadership program, and the inaugural 1995 class of Leadership Henderson County. As the official historian of Henderson County, Renfroe is also very active in his community and church. While chairman of Main Street Lexington, in conjunction with the city of Lexington, he oversaw the completion of a total renovation of the downtown sidewalks, crosswalks, and streets in Lexington. Renfroe served as chairman of the TBA Independent Division and was on its board of directors from 2013-2016. He also serves on the board of directors for Financial Products and Services, Inc.

What did the pandemic reveal to you about your bank or banking as an industry that might not otherwise have been exposed?

The pandemic revealed to me that we are not as milk-and-honey saturated as I thought we were. Americans are tough and incredibly resilient. The healthcare industry exemplified this, but bankers held our end of the bargain in keeping the financial system intact.

If someone were new to TBA, what advice would you offer to help them get the most value out of their membership?

I never leave a TBA event without learning something that I can take back to my bank and make us better. We get value out of everything we do with the TBA, but if I had to identify what gives us the most return it would definitely be the forums. The CEO, CFO, and Senior Lenders Forum are fantastic and worth far beyond their cost. 📺

Thank You Sponsors

Platinum

Financial PSI, Nashville, Tenn.—*Banquet*
FHN Financial/First Horizon Correspondent Division—*TBA Board Dinner*
Investors Title Insurance Company, Chapel Hill, N.C.—*Dessert Reception*
Olsen Palmer, Washington, D.C.—*Chairman's Reception*
Pathway Lending, Nashville, Tenn.—*Golf Tournament/Chairman's Private Reception/Tote Bags*



Gold

Bankpak Security, Morrison, Tenn.—*Post Banquet Reception/Party*
Federal Home Loan Bank of Cincinnati, Cincinnati, Ohio—*Banquet Reception*
FNBB and FNBB Capital Markets, Birmingham, Ala.—*Custom Keys and Grand Prize Giveaway*
ICBA Bancard and TCM Bank, Washington, D.C.—*Continental Breakfasts*
Keystone Captive Management, Las Vegas, Nev.—*WiFi in Business Sessions*



Silver

Alexander Thompson Arnold, PLLC, Milan, Tenn.—*Dessert Reception Music*
Bankers Healthcare Group, LLC, Syracuse, N.Y.—*Coffee Bar Day 2*
CBSI, Cumming, Ga.—*Giveaway to attendees and Photo Booth*
Crowe LLP, Franklin, Tenn.—*Coffee Bar Day 1*
Dixon Hughes Goodman, LLP, Charlotte, N.C.—*Photography Session*
Earl R. Whaley & Company/Centerpoint Flood Services, Alcoa, Tenn.—*Program Printing*
FirstBank, Nashville, Tenn.—*Refreshments at Opening Registration*
KraftCPAs PLLC, Nashville, Tenn.—*Mobile App*
Mauldin & Jenkins, LLC, Chattanooga, Tenn.—*Banquet Wine*
PCBB, Walnut Creek, Calif.—*Agenda-at-a-Glance*
Pugh CPAs, Knoxville, Tenn.—*Banquet Centerpieces*
Waller, Nashville, Tenn.—*CEO Breakfast*



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Bronze

American Bankers Association, Washington D.C.—*General*
BKD, Nashville, Tenn.—*Giveaway to Attendees*
Blanchard Consulting Group, Atlanta, Ga.—*General*
Carr, Riggs & Ingram, LLC, Brentwood, Tenn.—*General*
Elliott Davis, LLC, Franklin, Tenn.—*General*
First Regents Banc Services, Franklin, Tenn.—*Printed Registration List*
HC3, Birmingham, Ala.—*Charging Station at Registration Desk*
KlariVis, Roanoke, Va.—*General*
Nelson Mullins Riley & Scarborough, LLP, Nashville, Tenn.—*General*
Piper Sandler & Co., New York, N.Y.—*Pens*
The Plateau Group, Inc., Crossville, Tenn.—*General*
PYA P.C., Knoxville, Tenn.—*Note Pads*
Qwickrate, Marietta, Ga.—*General*
S&P Global Market Intelligence, Charlottesville, Va.—*General*
ServisFirst Bank, Birmingham, Ala.—*General*
Travelers, Charlotte, N.C.—*Golfers' Boxed Lunches*



Exhibitors

For those who joined TBA at Belmond Charleston Place in Charleston, S.C., the Exhibit Hall was on the to-do list. With 40 exhibitors participating, guests explored products and services that could benefit their bank and registered for an array of prizes. The \$1,000 Grand Prize Drawing, sponsored by First National Banker's Bank and FNBB Capital Markets, went to Ray Smith of Agri-Access in Franklin. 🇺🇸

EXHIBITOR LIST


A Mortgage Boutique, Murfreesboro, Tenn.
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AmTrust North America, Cleveland, Ohio
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B&F Capital Markets, Nashville, Tenn.
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Bankpak Security, Morrison, Tenn.
Brandpoint Design, Brookfield, Wisc.
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CBSI, Cumming, Ga.
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Crescent Mortgage Company, Knoxville, Tenn.
DEI Incorporated, Cincinnati, Ohio
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Federal Home Loan Bank, Cincinnati, Ohio
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ICI Consulting Inc., Maryville, Tenn.
ImageQuest, Nashville, Tenn.
Independent Community Bankers of America, Washington, D.C.
IntraFi Network, Arlington, Va.
Investors Title Insurance Company, Chapel Hill, N.C.
JMFA, Houston, Texas
Main Street Inc, Birmingham, Ala.
Ncontracts, Brentwood, Tenn.
Onovative, Louisville, Ky.
Pathway Lending, Nashville, Tenn.
Promontory MortgagePath LLC, Washington, D.C.
PYA, P.C., Knoxville, Tenn.
SBS Cybersecurity, Madison, S.D.
SHAZAM, Inc., Collierville, Tenn.
Strategic Resource Management Inc., Memphis, Tenn.
StructureFirst, Cincinnati, Ohio
Travelers, Charlotte, N.C.
Velocity Solutions, Ft Lauderdale, Fla.
Works 24, Ridgetop, Tenn.







Golf Tournament

On Monday, June 14, TBA members experienced one of the most naturally beautiful golf courses in South Carolina—Wild Dunes Harbor Course. Renowned for being one of Charleston’s tightest golf courses, the Harbor Course is set among stunning lagoons, salt marshes, and along the world’s longest water hazard—the Intracoastal Waterway. The tournament, sponsored by Pathway Lending, was a challenging but fair test of a golfer’s abilities. 



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Photo Recap





131ST ANNUAL MEETING

Belmond Charleston Place Hotel
Charleston, S.C.
June 13–15, 2021





131ST ANNUAL MEETING

Belmond Charleston Place Hotel
Charleston, S.C.
June 13–15, 2021

This year's Convention featured economist Dr. Elliott Eisenberg (1.), Chik-Fil-A Foundation VP of Community Affairs Rodney Bullard (2.), author Chester Elton (3.), OCC Assistant Deputy Comptroller Thomas Herslebs (4.), and an ICBA and ABA panel led by Pete Williston with Noah Wilcox and Jim Edwards (5.).

1.



2.



3.



4.



5.




 Visit TNBankers.org
 for more photos.







Learning from the past, leading into the future

Allen McClary
2021-2022 TBA Chairman
UBank Chairman/CEO

STORY BY ROGER SHIRLEY



When UBank chairman and CEO Allen McClary agreed a few years ago to serve on the TBA board, he wasn't exactly sure what to expect. As it turns out, the experience changed his outlook on the Association from being a supportive member who took advantage of the benefits to one more fully engaged in helping TBA remain one of the top banking associations in the nation.

Continued on next page



Allen McClary with former TBA Chairman Lee Moss (left) and Peyton Green of Piper Sandler & Co. (right) at TBA's 2021 Annual Meeting.



Allen McClary with his family (left to right): Son Jake, daughter-in-law Molly, wife Diane, and son Matt.

"It really got me involved in the process—just attending the board meetings, hearing what was discussed, and understanding how important the board is for the TBA," McClary said. "And watching Colin and his leadership really inspired me because he and the TBA staff do such a great job."

For McClary, who was inducted as chairman at the TBA Annual Meeting in Charleston, being named chairman is a job he welcomes, and one he doesn't take lightly.

"From a personal perspective, being elected by your peers to be the chairman is obviously a humbling experience. And it also carries a great responsibility to do it right. My biggest goal is to just build on the momentum that the TBA staff and leadership created by the way they stepped up during the pandemic, and the integrity they showed in how to get through something like this. It was an amazing job. When you look at all the accomplishments in the last year, I almost feel like if I can just keep from messing that up, I will have done a good job."

"The TBA has a great reputation, and I'm just tickled to have a chance to play a role in keeping that going."

McClary has high praise for his predecessors—FirstBank CEO Chris Holmes and Commercial Bank and Trust CEO Mott Ford—with the way they led through the challenges of 2020 and into 2021. "Chris and Mott were both thrown into stressful situations because of the pandemic."

"I learned a lot from Chris in the way he handled his term as chairman, as well as from Mott. Chris provided good, stable leadership, and he has such an even, calm demeanor about him. It just gives everyone confidence when you listen to him."

Like most of his colleagues suffering from Zoom fatigue, McClary is excited about being able to get together again in person at the various TBA forums and conferences, but he



McClary looks to expand UBank's footprint

Allen McClary is ready to step out of his comfort zone in the upcoming year, but it goes well beyond his responsibilities as the new TBA chairman.

Rather, it comes from his task of helping guide new growth at UBank, which is among Tennessee's smallest banks and has served Jellico, Tenn., for more than 100 years. More specifically, it will come as the bank looks to expand its presence into new markets outside of its home base in Jellico, located on the Kentucky border in East Tennessee.

It's first target will be in the Knoxville area, where McClary says UBank hopes to have a presence by sometime this fall.

Helping facilitate that will be Joe Hamdi, a veteran Knoxville-area banker who joined UBank's management team in September as president and a member of the board. At that time, McClary relinquished his president title and added board chairman to go along with his CEO role. McClary's father, Pat A. McClary, who previously was chairman, remains on the board at age 91.

Like many other rural areas, the small town of some 2,000 residents has suffered from dramatic population losses and economic stagnation for years, mainly since the steep decline of the once-booming coal industry that dominated the region in the 1950s and 60s.

UBank, which was known as Union Bank for much of its existence, has an enviable 83% of the Jellico-area market share in deposits. But, as McClary said, "it is hard to build on that when it's not a growing community."

It's a situation that had been on McClary's mind for years. How to preserve the future of the bank, McClary said in an interview with Tennessee Banker in 2019, "is something I think about every day when I wake up."

"So we are always thinking: Do we need to branch? Do we need to look for a partner? We are always looking at the question, 'How long can you ride this?' You have to have growth to keep up with inflation, and in a small community that becomes harder," he said at the time.

Expanding into a higher-growth area is the path that was chosen, and McClary said the Knoxville area seemed the logical place to start because of its relative proximity.

While UBank has a new president, McClary was quick to point out that it was not part of any kind of fast-track succession plan. "I'm 60, not 70, so I'm not looking to be retiring in the near-term future at all. I have a few more years left," he said with a chuckle.

McClary's focus will remain on the Jellico area and to support the growth UBank is hoping to experience from expanding into a new market. "My role will be more of taking a 30,000-foot view, more strategic planning—generally watching over things and making sure everything works right.

"We've been in Jellico for 103 years, and it will always be our home base. But we have to step outside of our comfort zone to secure it into the future. It's what you do."

does expect there to be a slow return to normal across the board.

"The struggle that TBA faces is that you are going to have some people who have gotten used to these online meetings. For many people like me who live a few hours away from Nashville, online meetings are convenient. But many of them are just not the same experience. Some of them just about have to be in person to get the full benefit."

McClary says that the TBA has done a great job expanding its educational offerings through online webinars, and they will continue to be valuable resources for banks across the state. But for other offerings such as the CEO and CFO forums, he says, actually being together is irreplaceable.

"At the CEO forums, some of the best things you learn are during lunch and from the side conversations you get to have," he said.


McClary knows that while the worst of the pandemic is in the rearview mirror and its impacts are receding, it is still going to be a challenging year for Tennessee banks.

"There's still a lot of uncertainty about what to expect with the economy, about what is going to happen with the real estate market that's gone crazy," McClary said. "I think the TBA will continue to play a really important role for all of us in the banking industry as we work to get a little more stable footing on what is going on."

Eight bankers graduate from The Southeastern School of Commercial Lending

In May, 8 banker students graduated from The Southeastern School of Commercial Lending (TSSCL). For the first time since 2019, *The Southeastern School of Commercial Lending I & II* functioned as a two-year program and attendees will be encouraged to make a two-year commitment when enrolling in the first year of the school. The Southeastern School Board of Trustees previously decided to combine *The Southeastern Schools of Commercial Lending* and *Advanced Commercial Lending* as to provide relevant, useful programs conducted in the most efficient learning environment.

The first-year curriculum addressed topics such as how businesses operate and the ways their financing needs arise, meeting the multiple financial needs of customers through effective relationship banking, and understanding the role of a company's management.

The second-year curriculum included discussion on advanced cash flow and loan structure, commercial real estate lending, managing liquidity and capital planning, sales and relationship management, and new approaches to predicting portfolio credit performance and managing portfolio credit risk. 

THE SOUTHEASTERN SCHOOLS OF LENDING BOARD

OFFICERS

CHAIRMAN-ELECT: CHUCK SISSON (West) – Centennial Bank, McKenzie

VICE CHAIRMAN: TIM SHANKS (West) – Commercial Bank and Trust, Union City

EAST TENNESSEE TRUSTEES:

BRENT BALL – Chief Lending Officer, FirstBank, Knoxville

WES FARRAGUT – Citizens National Bank, Sevierville

TED FIELDS – Powell Valley National Bank, Kingsport

WEST TENNESSEE TRUSTEES:

LEE MCCULLOM – City President, FirstBank, Henderson

DAVID VAUGHN – SVP, The Hardin County Bank, Savannah

ED GENTRY – EVP/Chief Credit Officer, Bank3, Memphis

ALESHA BROWN – VP/Community Executive/Loan Officer, INSOUTH Bank, Jackson

MIDDLE TENNESSEE TRUSTEES:

LYMAN COX – EVP/Senior Lender, First National Bank of Pulaski, Pulaski

JOHN FOSTER – SVP/Lending, Wilson Bank and Trust, Lebanon

FRED HOWELL – Market President, FirstBank, Murfreesboro

OUT OF STATE TRUSTEES:

KELLY SMITH – SVP, First National Bank, Griffin, Ga.

PAST CHAIRMEN:

JEFF LEWIS – City President, FirstBank, Lexington (West)

LAURA BLACKBURN – SVP/Chief Credit Officer, Volunteer State Bank (Middle)

RICHARD SHAFFER – First Tennessee, Chattanooga (East)



2021 TSSCL year II graduates

THE SOUTHEASTERN SCHOOL OF COMMERCIAL LENDING 2021 GRADUATES

- ANDREW BROCK**, The First National Bank of Middle Tennessee, McMinnville
- DUSTIN CALHOUN**, Tennessee State Bank, Pigeon Forge
- MARTIN CROW**, Wilson Bank & Trust, Mount Juliet
- NATHAN HARRIS**, Liberty State Bank, Lebanon
- SONIA RAMIREZ**, Homeland Community Bank, McMinnville
- JOSHUA RICHARDSON**, First National Bank of Pulaski, Fayetteville
- DONNIE WALTON**, Commercial Bank & Trust Company, Union City
- TODD WATSON**, Peoples Bank of East Tennessee, Madisonville

FACULTY

- JOHN BARRICKMAN**, New Horizons Financial Group, LLC, Amelia Island, Fla.
- JOHN COCHRAN**, Cochran Associates, LLC, Jefferson City, Mo.
- MARK FAIRCLOTH**, Faircloth Performance Partners, Opelika, Ala.
- MICHAEL HENDREN**, Pinnacle Bank, Nashville
- WAYNE KELLY**, University of Southern Mississippi, Hattiesburg, Miss.

STUDENT PROFILE

YEARS OF BANK EXPERIENCE

Less than 1 Year	1
1 to 5 Years	4
6 to 10 Years	1
11 to 20 Years	2

SIZE OF BANK'S LOAN PORTFOLIO

Over 100 Million	8
------------------------	---

SIZE OF BANK'S ASSETS

101 to 500 million	2
501 million to 1 billion	6



2021 TSSCL year I students





2021 GSB at LSU Tennessee students

Graduate School of Banking at LSU graduates 21 Tennessee bankers

On June 2, 2021, 129 bankers, including 21 from Tennessee, received graduation diplomas during the two-week session of the Graduate School of Banking at Louisiana State University in Baton Rouge, La.

Sponsored by the Tennessee Bankers Association and 14 other southern state bankers associations in cooperation with the Division of Continuing Education at LSU, students traveled from 21 states for the 2021 session. The faculty consists of bankers, business and professional leaders, and educators from all parts of the U.S.

Tennessee faculty for the 2021 session included Dr. Thomas Payne, Tennessee Tech and Tod Trulove, Tennessee Department of Financial Institutions. Tennessee members of the Board of Trustees include Colin Barrett, Tennessee Bankers Association, and J. Scott Cocanougher, First Community Bank of Tennessee, Shelbyville.

Learn more about attending the school and the 2022 session at www.gsblsu.org.

Congratulations to the TBA members and Tennessee-based regulators who received diplomas among the Class of 2021. 🇺🇸

2021 GSB AT LSU GRADUATES

KYLE BROOKS, Security Bank & Trust

DUSTIN DILLEHAY, Citizens Bank

AMANDA MARLOW ELMORE,
First National Bank

STEPHEN R. FAWEHINMI, Reliant Bank

PRESTON DANIEL FRAZIER, Bank of Gleason

MICHAEL CHARLES GOODPASTURE, One Bank
of Tennessee

JAMIE MORGAN HARRINGTON, Pinnacle
Financial Partners

LUANN A. HILEMAN, Melrose Title Company

DARRELL HUGHES, One Bank of Tennessee

SHELIA M. KNOX, Volunteer Federal Savings

MICHAEL J. LEONARD, Paragon Bank

SAMUEL JARED MCCULLOUGH,
First Commerce Bank

SAM MCDANIEL, Commercial Bank & Trust

VERONICA ELAINE OLLIS CHOATE, One Bank
of Tennessee

JOHN ERIC ROBERTSON, First Citizens
National Bank

JOHN WILLIAM ROSS, Citizens Bank

JOE SHADE, Southern Bank of Tennessee

OWEN C. SHIRK, Fourth Capital

LAUREN D. SMITH, Decatur County Bank

JENNY L. WILSON, One Bank of Tennessee

COREY JAMES WRIGHT, Tennessee Department
of Financial Institutions

Young Bankers Division Leadership Convention

June 27-29, 2021
Renaissance Nashville Hotel
Nashville, TN

Photo Recap

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Young Bankers elect new leadership

Delegates to the 61st Annual Meeting of the Young Bankers Division of the Tennessee Bankers Association elected new officers and directors on June 29, 2021 in Nashville, Tenn. Michael Saporito, Senior Vice President and Relationship Manager of Mountain Commerce Bank in Knoxville, was installed as the new chairman, accepting the gavel from 2020-2021 Chairman Derrick Whitten, The Hardin County Bank.

NEW OFFICERS

Delegates elected the following bankers to serve as officers:

- **Chairman—Michael J. Saporito, II**, Senior Vice President & Relationship Manager, Mountain Commerce Bank, Knoxville
- **Chairman-elect—Justin Nipper**, Vice President and Chief Administration Officer, The Farmers Bank, Portland
- **Vice Chairman—Billie Jo Parker**, Senior Vice President & Financial Advisor, Pinnacle Financial Partners, Memphis
- **Immediate Past Chairman—Derrick Whitten**, Vice President, The Hardin County Bank, Savannah

Executive officers for 2021-2022 are Chairman-elect Justin Nipper, Chairman Michael J. Saporito, II, Vice Chairman Billie Jo Parker, and Immediate Past Chairman Derrick Whitten.

As chairman of the Division, Saporito will serve as an ex-officio member of the Tennessee Bankers Association board of directors.

"It is an honor to serve as the chairman of the TBA Young Bankers Division, which has been shaped over the last 50 years by some of the most well-respected bankers in Tennessee," Saporito said. "As in many industries, banks are looking to identify and groom the next generation of leaders. The Young Bankers Division has a well-established track record of providing the network and professional development skills bankers need to become effective and influential leaders in their banks and communities."

DIRECTORS

In addition to the four executive officers, the Young Bankers Division is governed by a nine-member board composed of three directors from each of the three grand divisions of the state—East, Middle, and West. Directors serve a three-year term with one director from each of the grand divisions rotating off each year and is replaced by a newly elected banker from the same division.

Directors elected to the board during this year's Annual Meeting were:

- **East Tennessee—C.J. Tate**, Assistant Branch Manager & Banking Officer, Citizens National Bank, Pigeon Forge
- **Middle Tennessee—Billy Snyder**, Vice President & Branch Manager, Citizens Bank of Lafayette, Westmoreland
- **West Tennessee—Adam Milligan**, Vice President, Commercial Bank & Trust, Jackson






Bankers who have completed their three-year terms and rotated off the board were:

- **Middle Tennessee**—**Race Wilson**, Branch Manager, First Farmers & Merchants Bank, Lewisburg
- **East Tennessee**—**John Seiber**, Business Development Manager & Loan Officer, Peoples Bank of the South, Clinton

Directors continuing to serve out their terms on the board are:

- **Hunter DeBerry**, Private Banker, First Farmers & Merchants, Columbia
- **Coty Grissom**, Vice President & Loan Officer, Homeland Community Bank, McMinnville
- **Jared Palazzola**, Senior Vice President, Bank of Tennessee, Knoxville
- **Brooke Regen**, Senior Vice President & Chief Risk Officer, First Citizens National Bank, Dyersburg
- **Debbie Reid**, CPA & Assistant Controller, Citizens Tri-County Bank, Dunlap
- **Lauren Smith**, Senior Vice President & Chief Risk Officer, Decatur County Bank, Decaturville

The Young Bankers Division was established in 1960 and is devoted to preparing Tennessee's young bank officers to become the industry's next generation of leaders.

The members of the division represent financial institutions across the state of Tennessee. In addition to the two-day professional development conference, Leadership Convention, the division hosts the Young Bankers' Day on the Hill. This program reinforces the importance of involvement in the TBA's government relations activities. During this annual event, bankers spend a day at the Capitol in Nashville engaging in the legislative process and learning about how the General Assembly functions. 

ABOVE (L to R): Members of the 2021-2022 board of directors are Justin Nipper, Lauren Smith, Jared Palazzola, Billy Snyder, Michael Saporito, II, Brooke Regen, Adam Milligan, C.J. Tate, Derrick Whitten, Billie Jo Parker, Coty Grissom, Debbie Reid, and Hunter DeBerry. Rotating off the board are Sam Short and John Seiber.



Q&A with Michael Saporito

*2021-2022 Young Bankers Division Chairman
Senior Vice President, Mountain Commerce Bank, Knoxville*

Michael Saporito, a senior vice president at Mountain Commerce Bank, was recently elected as the new Young Bankers Division Chairman. Michael is a graduate of the Graduate School of Banking at LSU and earned a degree in Business Finance from The University of Tennessee at Chattanooga. He lives in Knoxville with his wife, Emily, and two daughters Ella and Ava.



Michael Saporito with Mountain Commerce Bank employees and 2021 School of Banking students Allie Bixler and Stacy Connatser.

Tell us about your career path, from college to today, how did you get to where you are at the bank?

I have had banking in my life since I was young; my dad was a correspondent banker for 15 years and then a community banker after that. When I went to college, I went with the intent of being an accountant until about 3 years in when I changed my major to business finance. After graduation I interviewed with two companies, one being a bank. I was given the opportunity to join that startup bank in 2007 and have been here for almost 15 years.

After weathering the pandemic and spending your career on the lending side of the bank, what advice would you have for a commercial lender just starting out?

The best advice I could give is to learn from each and every situation you find yourself in. Whether it's an economic downturn or landing the biggest loan of your career, there is a lesson that you can carry forward for the rest of your banking career.



Michael Sapporito with Senator Jon Lundberg and other young bankers at the TBA Leadership Luncheon.

What goals do you have for the Division over your term as Chairman?

I would like to see growth in participation from young bankers across the state. Banking is an industry that is in desperate need of leaders for tomorrow to step up and get involved. With the pandemic bringing the cancellation of almost all events in 2020, it's very important to get people reengaged.

How has engagement with the Young Bankers Division added value to your career and your bank?

I started with the young bankers as an attendee in 2009 and joined the board in 2014. I have made a number of wonderful business and personal connections. I have used my connections to participate loans, learn about products my bank was looking to invest in, and to get feedback on any given topic from someone facing the same challenges. With the rollout of PPP and other government programs over the last 18 months, it has been invaluable to have people in the same situation that I can reach out to at any time for help. 🇺🇸



Mortgage borrowers amidst the COVID-19 pandemic 2021 and onward



TIM DOMINGUEZ
Associate General Counsel,
Compliance Alliance

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In the beginning of the year, a statement by Acting Director Dave Ujio of the Consumer Financial Protection Bureau (CFPB) indicated the agency's shift to a more assertive role in the enforcement of regulations protecting consumers. One of the chief enforcement priorities because of this shift is to emphasize protection and compliance with regulations for borrowers impacted by the COVID-19 pandemic. Now that we are in the middle of 2021, the CFPB has published a report analyzing data on mortgage borrowers most affected by the pandemic and proposed a collection of rules extending protections at least until the middle of next year. Because of these publications, banks should be prepared for a larger regulatory emphasis on COVID-19 protections and fair lending practices.

The COVID-19 pandemic's financial impact on banks and mortgage customers has not been this vast and deep since the Great Recession of 2010 according to the CFPB's Special Issue brief titled Characteristics of Mortgage Borrowers During the COVID-19 pandemic released May of this year. Because of the pandemic's economic reach, we have seen an increase in the availability of forbearance programs that temporarily allow borrowers to stop making payments even when delinquent. The CFPB analyzed the data and found that Black and Hispanic borrowers who make up a significant percentage of all mortgage borrowers at 18% make up an even larger percentage of borrowers in forbearance at 33% or delinquent at 27%. The CFPB also found that loans with a loan-to-value (LTV) ratio above 60% was more common for borrowers in forbearance or delinquent than those current with their mortgages. Those with an LTV ratio above 95% were found to be most susceptible to defaulting on their mortgage.

The data shows that loans in forbearance or delinquent were more likely to be single-borrower loans with a sizable amount being delinquent for at least 30 days or at least 60 days. In crystallizing all these findings put together, forbearance and delinquency are more common for borrowers who are Black or Hispanic, have a higher LTV, or have difficulty in paying other obligations.

In response to the hardships mortgage borrowers are experiencing due to the financial implications of this pandemic, the CFPB has issued several proposed amendments to the Mortgage Servicing Rules with a tentative effective date of August 31, 2021. The notice of proposed rulemaking (NPRM) adds a general definition for "COVID-19-related hardship" that matches the CARES Act. The proposition in the context of early intervention requires servicers to ask whether a borrower not in forbearance at the time of live contact is experiencing a COVID-19 related hardship. If the borrower indicates in the affirmative, the servicer would be required to list and describe available forbearance programs and give information as to how the borrower can apply for them.

Loss Mitigation

The NPRM also contains amendments to the loss mitigation procedures. Current rules require servicers to take reasonable due diligence in obtaining a complete application for loss mitigation. This rule specifically focuses on what would constitute due diligence for borrowers in short-term forbearance due to a COVID-19-related hardship. If the program was offered in an applicable circumstance and was based on an incomplete application, the servicer must contact and determine if the borrower wants to complete their application and proceed with a full loss mitigation

evaluation at least 30 days before the short-term program ends. When evaluating an application, the proposed rule would now allow servicers to offer certain modifications based on an incomplete application if certain criteria are met.

Foreclosure Implications

Another facet of the loss mitigation procedures impacted by the CFPB's NPRM is foreclosures. While certain agencies and Government-Sponsored Enterprises (GSEs) have all placed their own moratoria on foreclosure, the NPRM's effect on foreclosures is not limited only to secondary market or federally backed loans. The NPRM adds a temporary COVID-19 pre-foreclosure review period in which a servicer cannot make the first notice or filing for foreclosure. The current rule states a servicer is prohibited from making this notice or filing unless the borrower is more than 120 days delinquent. This new rule

is proposing to add an overarching prohibition against making the notice or filing for foreclosure because of any delinquency until after December 31, 2021. This would mean, if this rule does become final, foreclosures may not be able to occur until after the year is over; providing extra protection for borrowers impacted by the pandemic.

If banks have not already done so, they should take steps in preparing to provide customers impacted by COVID-19 more protections as well as comply with any regulations requiring them to do so. Further, true to the CFPB's direction, banks should also be prepared from an examination scrutiny standpoint during the pandemic for an emphasis on fair lending. The year is already over halfway over, and it is readily apparent that the financial impact and consumer relief may carry on to the next. 🇺🇸

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MATT MOORE
President, BankMax
Celero Commerce

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If you control the payment - you control the loan, the deposit, and the entire customer relationship.

I've echoed these same words to bank partners for over a decade, but never is this sentiment truer in today's dynamic banking market.

You see, for too long, payments have been relegated by most banks as a secondary offering—often living in the bowels of the bank's basements or tucked away into treasury as an outsourced offering. Frankly, the early evolution of the payments landscape caused such posturing. Electronic payments and deposits were miniscule to that of checks and cash—and as the interchange schedule ballooned and terminals became small computers—most banks lacked the expertise, and perhaps worse, interest in maintaining a direct presence in this industry.

Out on the road, presenting to partners and prospects I often ask colleagues how they define their role as a banker. It is a bit of an open-ended question that has yielded some interesting answers over the years. I will spare the funny responses and cut straight to the chase.

Your customers believe your role as a banker is to provide them the products, services, and expertise they need in order to better serve their business. You see, it's not about us—it's about them. Having that servant sales mentality allows you to provide the capital they need, say as a loan officer, to grow their business. It could also be guiding them through the right point-of-sale, in merchant processing, to allow them to collect receivables while also managing employees, inventory, and marketing.

I'd like to stop and ask an old-fashioned question. Why do people rob banks? The answer is pretty simple—it's where the money is. So why should your bank be involved in payments? Same answer.

Makes sense, right? But why are so many banks still not offering payments as a core product?

I don't have all the answers, but I can tell you that your competitors are following the money. Take for example Square, the decade plus startup that aimed to revolutionize the payments business through a facilitator model that sidestepped the traditional, cumbersome onboarding to allow Sally's Sewing Shop to accept payments in minutes. Instead of having to purchase desktop terminals, Square was monumental in turning smartphones and tablets into double-duty points of sale. And to keep it simple, stupid—their flat rate pricing model, albeit expensive, attracted a slew of business customers who were tired of reconciling the insanity of issuing interchange on monthly statements.

But Square is only in the business for themselves. Unlike traditional acquirers, banks cannot partner with this service to resell its services. That's when the gloves needed to come off.

Square did not simply stop with just facilitating payments. Halfway through their lifespan they opted to offer small business loans to clients. Think about it this way—that little white 'square' was the financial window into the client relationship. Knowing the businesses cash flow and having historical sales activity provided the necessary tools to advance customers the cash they needed to grow their business, again side-stepping



many of the lengthy and tiresome processes of traditional lending.

As an expert on payments and banking, Square and other acquirer's entrée into the lending business was always a direct threat to banking's biggest cash cow—lending. Trust me, making bank partners, especially lending teams, aware of this practice helped our banks drive some of the largest organic growth in fee income because cross-selling the bank's payments product shut the financial window down for competitors.

But if lending against you wasn't already enough of a concern, Square was successful in setting up a Utah based, FDIC insured bank in March of 2020. During the first six months of operation, over \$1 Billion dollars that should have been sent to banks remained easily and simply within Square Bank—with customers earning a high interest rate to do so. That model is now being followed by other FinTech's like Stripe and Intuit.

I can't help but finish this piece the same way I started it. If you control the payment—you control the loan, the deposit, and the entire customer relationship. Your competition has changed—FinTechs and acquirers are now banks, letting their deposit, lending, and fee income push through the payment vehicle.

It's time we follow suit—but better yet, beat them at their own game. As we saw with the

success of community banking and PPP, automation and technology still get crushed by human relationships. That's where you come in—building a localized, strong payments product with the right mix of technology, transparency, and high-touch service will position your bank to dominate the landscape.

It's time to get back to work. 🇺🇸

With FinTechs like Square acquiring payments as well as offering small business loans after launching a successful FDIC insured bank in 2020, community banks should leverage their personal relationships with customers and control all aspects of the loan including payments.

PHOTO: SHUTTERSTOCK

Keep moving forward: Supporting small businesses during and after COVID-19



RON JONES
Chattanooga
City President,
SouthEast Bank

MORE ABOUT SOUTHEAST BANK

At SouthEast Bank, we strive to adapt our products and services to support small businesses. Now and in the years to come, we aim to tailor our offerings to meet customers' needs, and we encourage the banking community to keep these lessons in mind as we move forward together. For more information about SouthEast Bank, visit southeastbank.com.

The COVID-19 pandemic created a seismic shift in the way businesses operate, and small business owners worldwide found themselves pivoting—many on paper-thin budget margins—to serve customers in socially distant ways.

Banks have played a vital role in supporting small business clients throughout the pandemic. From countless hours spent facilitating PPP loans to finding new, socially distant ways to serve customers, financial teams have given their all to provide small business owners with the funding they need. Still, the months ahead will be crucial for many mom-and-pop shops as they work to gain a solid financial footing.

Our ongoing support efforts will determine whether we develop stronger relationships with our local commercial customers moving forward. Here are a few ways banks can support small businesses as the world begins to return to a sense of normalcy:

Keep customers informed.

According to a study by PwC, many small business owners said that they wish their banks had kept them better informed during the pandemic's onset. Especially during times of crisis, business owners need to know where to turn for financial support.

At SouthEast Bank, we worked quickly to establish clear channels of communication for our customers and employees. Within the bank, we elected a team to provide weekly employee updates. We also increased our customer-facing email distributions and regularly updated our website with the latest details.

Furthermore, we recognized the need for personalized communication in the wake of the pandemic. Each week, we highlighted local business customers across our blog and social media channels to offer them visibility and strengthen our working relationships. Our retail and business customers responded so positively to the initiative that we made it ongoing.

Moving forward, we aim to continue communicating with customers clearly and often. Small business owners work hard to manage their day-to-day operations, and efficient communication is one of the most effective tools we can use to earn their trust.

Focus on timely products and services.

When the COVID-19 outbreak began, most small business owners were simply trying to stay afloat. They sought information about financial aid options, like PPP loans, to keep their doors open while finding new ways to operate.

During the early part of 2020, at SouthEast Bank, we found ourselves shifting away from standard product advertisements to informational content for local businesses. We also responded to small business owners' call for flexible banking options by redesigning our mobile app in a functional, feature-rich style and temporarily deferring loan payments.

On the other side of the coin, it can be easy to miss the mark when communicating with small businesses. While bankers may be tempted to push messaging about new accounts and offerings, that's not always what entrepreneurs are looking for during transitional periods.

We and our business customers are better served when we take a step back and consider the products and services that are most important to them right now.

Be understanding of customers' needs.

Sometimes, we all need a break, and the same goes for our small business customers.

During the pandemic's onset, we chose to temporarily defer loan payments to allow our customers to focus on other priorities. While it's important for us to consider the bottom line, customer relationships should often take precedence over short-term financial gain.

Although we can't waive every fee or forgive every missed payment, developing lasting relationships with small business customers requires flexibility. Often, a little understanding will go a long way in turning customers into brand evangelists for years to come.

Keep moving forward.

During the COVID-19 pandemic, businesses and banks developed creative ways of serving customers near and far.

Even as things slowly return to normal, we can continue to use what we've learned



PHOTO: SOUTHEAST BANK

to better serve our customers. Innovation is key to establishing strong relationships with local businesses, and it's a tool all bankers can benefit from. 📱

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Visit TNBankers.org to order,
or contact T'Lanie Luu
at tluu@tnbankers.org
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Directories will ship in September.

The Bankers Directory, published by the Tennessee Bankers Association, contains a listing of all Tennessee commercial banks, thrifts, and savings banks along with their officers, directors, mailing addresses, telephone numbers, and highlights of their "Statement of Condition." You can also find routing numbers and info on TBA associate members and endorsed products—including contact person and product descriptions. Order yours today!

How to maximize new PPP loan relationships

SAMANTHA VANCE
VP of Marketing,
Onovative

MORE ABOUT ONOVATIVE

Onovative, an automated marketing and communication software provider, put controls back in the hands of bank marketers. With software that integrates directly with existing core banking systems, Onovative helps banks drive results by bolstering growth with their current account holders and within their markets. For more information, visit www.onovativebanking.com.

Over the course of the past year, community banks took the spotlight for dedicating countless hours to ensure the survival of communities across the nation. You seamlessly adjusted operations to best serve your communities in safe and healthy ways. You maintained and excelled at constant communication with your account holders. Through news outlets and personal stories, the world got a preview of what the Onovative team has known for years serving this industry—community financial institutions are the backbone for many towns and neighborhoods across the United States.

Small Business Impact

In a time of great need, many small businesses recognized the value in the commitment and service from community financial institutions. Your teams leaped to secure funding for small businesses from the Personal Paycheck Protection (PPP) loan program. According to the Federal Reserve, 91% of small businesses applied for some type of emergency funding, and almost half of those requests were handled by small banks. An overwhelming 40% of loan dollars and 32% of loans approved for PPP round 2 so far were generated from community banks.

Not only did you deliver, but you also provided a superior customer experience to both your new and existing relationships. A recent Federal Reserve report cites that 79% of independent businesses that used community banks to process their PPP loan report they were satisfied with their overall experience. The high level of customer service provided by community banks during the pandemic

led to referrals for PPP loans and new account openings. Through all the uncertainty of COVID-19, PPP loans allowed community banks to prove to both new and existing small business customers that you can be relied on.

Small Business Growth

As PPP loan cases are exhausted, what's next? Small business growth is trending optimistically with 41% of small business owners expecting to grow their revenue in 2021 and 37% considering expanding products and services. Community banks have a timely opportunity to build strong, long-lasting relationships with small businesses in the communities you serve. The time is now to position yourself as their financial institution for all their business needs beyond PPP.


Engage Business Account Holders

Community banks have a unique opportunity to increase your engagement with your PPP loan account holders to further expand your relationships. Here are six key strategies to boost your communication touchpoints:

1. **Onboarding**—Communicate with account holders within three days of opening a new account. According to J.D. Power research, doing so has a significant impact on satisfaction. Onboarding your business relationships is just as important as any new consumer relationships. Any new business relationships gained through your PPP loan efforts should receive the full welcome experience into your bank. A simple phone call, email or letter can leave a lasting impression.



PHOTO: SHUTTERSTOCK

2. **Personalization**—Leverage the information attained through the PPP loan process. Make offers specific to those that were existing account holders versus those that are brand new account holders. Use language specifically tailored to businesses with a professional tone rather than re-using general account holder language.
3. **Nurture the Relationship**—Schedule phone calls for relationship bankers to follow up and personally connect with your PPP loan account holders.
4. **Multi-Channel Integration**—Use email, postcards, letters, surveys, and phone calls to stay engaged and top of mind with your small business account holders. Don't be afraid to "over-communicate"—small businesses owners have limited time but want to stay in the know and appreciate the information. Ensure your messages are received by communicating several times using multiple mediums.
5. **Business Financial Needs Assessment**—Take into account the specific needs of the business you are engaging: Did they receive all the funds requested? More loan funds might be needed. Consider surveying your PPP relationships for what's needed next.
6. **Expand the Relationship**—Incentivize your business accounts to expand the products and services they have with your bank. Cross-selling to your current business relationships is shown to produce positive ROI. With our Core iQ software, we have seen customers implement our automated cross-sell framework that has proven effective in expanding relationships. As you begin to cross-sell to your new PPP loan relationships, promoting business checking accounts with a 90-day tracking window is recommended to allow business accounts time to convert. 

How are banking strategies evolving in 2021?



SHANE FERRELL
Vice President
of Product Strategy,
CSI

To understand how bankers will prioritize their digital strategies in light of the tumultuous year that was 2020, CSI polled banking executives from around the country, representing 272 financial institutions from across the asset-size spectrum. The data from this survey was then collected and used to create an executive report to help bankers gain insight on the industry's hottest topics and strategies.

What did bankers have to say?

It's hardly surprising that, when asked about the future of the industry in CSI's 2021 Banking Priorities Executive Report, digital transformation thematically unified every priority. While taking stock of their 2020 performance and assessing the year ahead, banking executives almost unanimously agreed: Digital use will likely not return to pre-COVID levels.

Bankers began the survey by reflecting upon the past year with this question: "Please rate your bank's response to the COVID-19 pandemic in the following areas on a scale of 1 to 5, with 5 being the highest."

- In CSI's survey, 97% of bankers acknowledged an irrevocable change in consumer behavior when asked whether they expected digital channel use to increase at their institution even after the virus stabilizes.
- Bankers gave themselves good scores in two areas related to their pandemic response: maintaining in-branch safety (4.3/5) and Paycheck Protection Program (PPP) Loan Disbursement (4.3/5).
- However, bankers identified key areas for improvement as well, including transitioning to digital channels (3.8/5) and managing a remote workforce (3.7/5).

The takeaways? To facilitate seamless transitions to digital, institutions must obtain a better understanding of digital channels

and how customers want to use them. And as bankers navigate the challenges of the pandemic and manage remote workforces, a cybersecurity debrief should be conducted to identify all the challenge areas.

Addressing the top challenges for 2021

The survey also explored the challenges facing bankers this year, asking respondents to identify "which one issue will most affect the financial industry in 2021."

- Over one-third of bankers (34%) identified cybersecurity as the top industry issue in 2021. As institutions face this evolving threat, cybersecurity frameworks, help identify strengths and weaknesses to ensure budget dollars are effectively allocated. Beyond basic cyber hygiene, a robust framework should include due diligence on third-party service providers' cybersecurity controls and appropriate safety mechanisms like biometrics to protect customers.
- As more consumers use digital channels, nearly 20% of bankers rank meeting customer expectations as the top issue this year. Customers increasingly demand seamless experiences, but prioritizing new technologies and striving to balance digital with the human element creates a dilemma for institutions. The right data leveraged from a robust CRM tool can better inform you of products and services matched to consumer needs.
- With regulatory agencies struggling to keep pace with changing technologies, 17% of bankers name regulatory change as the top issue. Data privacy and BSA/AML modernization are among the highest priorities in the realm of regulatory compliance. Institutions must continue to foster a culture of compliance and a robust change management framework to keep their finger on the pulse of regulatory change.

Evolving strategies for growth in 2021

Consumers—many of whom were reluctant to try digital channels—now demand digital offerings that are seamless, secure and convenient. Financial institutions need to leverage new and existing technology to meet these expectations if they want to retain customers and attract new ones.

To grow market share, bankers will continue reframing their strategies to examine new customer segments, geographic markets and product types. But without employing customer data to inform digital transformation strategies, an institution's customer acquisition and retention could suffer. The established data must drive these strategies as they continue to evolve. According to the report, bankers prioritized the following technologies to meet the challenges above:

- Digital account opening topped the list of technological advances for nearly 59% of executive respondents. Even when the need for digital channels has stabilized, customers' desire to seamlessly open an account will remain.
- Mobile banking apps followed closely behind digital account opening, with 44% of executives planning to prioritize this technology. When utilizing digital banking apps, institutions should incorporate an integrated design across all channels to deliver consistent functionality. Some customers are new to digital, so creating user-friendly processes for those late adopters is essential.
- Digital lending has exploded during the pandemic, with 43% of executives reporting this feature as one of the highest technological priorities. As the economic slowdown met high borrower expectations, digital lending became an essential component of a digital banking strategy. 





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. If you have questions about TBA's associate members, please contact Stacey Langford at slangford@TNBankers.org.

APPRAISALS

EVP

82 Plantation Pointe, Ste 213
Fairhope, AL 36532-2962
Phone: 251-923-0118
www.yourevp.com
Contact Name: Brett Cowden - brettc@yourevp.com

EVP is a valuation management company facilitating the most accurate, compliant, and cost-effective valuations for real estate transactions of every size. Our transparent pricing ensures positive relationships with all parties to a transaction, and our continual technological innovation ensures we can deliver for our clients for years to come.

CONSULTANTS

Executive Benefits Network

1600 Division St, Ste 400
Nashville, TN 37203-2755
Phone: 615-715-0502
www.ebn-design.com
Contact Name: Lee F. Van Dyke - lvandyke@ebn-design.com

Executive Benefits Network (EBN) specializes in the design, administration and informal financing of customized deferred compensation plans. EBN is a leading industry advisor, helping banks to recruit, reward and retain their top talent through various incentive programs. We also assist banks with the design and implementation of Bank Owned Life Insurance (BOLI) programs. EBN is one of the few firms in the country which can offer all of the available carriers in the BOLI market. By simply reallocating funds on your balance sheet, we can help you improve bank earnings with unique high yielding assets which are accretive to capital—not just today but for decades to come. Lee Van Dyke has been in the BOLI and deferred compensation business for nearly 30 years. He is a former National Bank Examiner with the OCC, as well as a founder/director of a community bank where he served on the Audit, Asset/Liability Management, and Compensation Committees. For more information, please visit ebn-design.com.

GOVERNMENT LENDING SPECIALISTS

U.S. Small Business Administration

2 International Plz, Ste 500
Nashville, TN 37217-2023
Phone: 615-736-5881
www.sba.gov/offices/district/tn/nashville
Contact Name: Christopher Shawn McKeehan
- christopher.mckeehan@sba.gov

INFORMATION TECHNOLOGY

Select Communications LLC

6836 Bee Cave Rd Bldg 3 Ste 205
Austin TX 78746-5059
Phone: 855-966-4236
www.selectcommunications.com
Contact Name: Erin Fortunato
- e.fortunato@selectcommunications.com

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INVESTMENT SERVICES

National CD Rateline

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Middle Island, NY 11953- 2544
Phone: 631-924-3400
Toll-free: 800-246-0005
Fax: 631-924-4192
www.cdrateline.com
Contact Name: Brigid Ramchandran - brigid@cdrateline.com

National CD Rateline is the 100% non-brokered jumbo CD Rate-listing service connecting investor and depository institutions directly. We provide access to our secure website where banks invest or attract jumbo Certificates of Deposit. We provide complete tracking and accounting software that updates institutional mergers and failures along with market trend and other relevant reports. Millions traded daily. Unlimited trading. No transaction fees. Complete accounting package. Contingency liquidity plan.

LEGAL SERVICES

K&L Gates LLP

222 2nd Ave S, Ste 1700
Nashville TN 37201- 2376
Phone: 615-780-6700
Fax: 615-780-6799
www.klgates.com
Contact Name: Adam G. Smith - adam.smith@klgates.com

K&L Gates is one of the largest law firms in the world with offices on five continents. Our globally integrated network of lawyers and policy professionals, coupled with a framework of relationships spanning the globe, allows us to guide clients through the legal challenges inherent in the ever-changing international landscape. We employ a client-first approach that extends beyond our internal structure and examines the broader legal, industry, and regulatory trends. Clients need more than technical legal skills, they need insightful and practical advice on the diverse issues that affect their businesses, delivered with unparalleled client service. We foster an inclusive and collaborative environment that enables us to diligently combine our knowledge and expertise to create teams that provide exceptional client solutions. With a strong presence in key capital cities and world commercial and financial centers, we represent leading global corporations, capital markets participants, and ambitious middle-market and emerging growth companies. We also serve public sector entities, educational institutions, philanthropic organizations, and individuals. We are leaders in legal issues related to industries critical to the economies of both the developed and developing worlds: technology, manufacturing, financial services, health care, and energy, among many others.

MARKETING

M'Prints Promotional Products

3200 Highway 45 N
Meridian, MS 39301-1505
Phone: 601-483-0796
www.mprints promo.com
Contact Name: Caroline Skelton - caroline@mprints promo.com

M'Prints Promotional Products provides promotional products and services that will help you evaluate your bank to the next level. In business since 1984, we specialize in embroidery, screen-printing, giveaways, and online stores. M'Prints Promotional Products provides in house graphic designers, while specializing in brand control. We act as an extension of our customers and their brand. M'Prints Promotional Products works closely on branding projects with our sister company Mitchell Signs. They handle the signage needs for your bank while we handle the fun stuff!

Mitchell Signs, Inc

3200 Hwy 45 N
Meridian MS 39301-1505
Phone: 601-482-7471
Fax: 601-482-7474
www.mitchellsigns.com
Contact Name: Glenn Burney
- glenn.burney@mitchellcompanies.com

What Mitchell Signs can provide for our customers: In-house fabrication of custom or standard signage and graphics. Complete turnkey involvement from concept phase, design, and manufacturing, through installation and continuing service. Team concept management involving senior project managers and designers. Single coordinating contact for every location. Design development of brand identity sign programs. Project management of image conversions. Coordination of site surveying, permitting, installation with our crews or strategic alliances nationwide. Conceptual and prototype design and implementation. Storage and management of client inventory. Online project management capabilities. Identity Systems. Quality assurance program and performance standards. Experienced team of knowledgeable sign professionals. Warranty administration.



New Associate Members *continued*

MORTGAGE SERVICES

Promontory MortgagePath LLC

801 17th St NW Ste 430

Washington DC 20006-3928

Phone: 901-283-3034

www.mortgagepath.com

Contact Name: Sue Shaffer

- suzanne.shaffer@mortgagepath.com

With Promontory MortgagePath's digital-mortgage platform and comprehensive fulfillment services, community banks can efficiently scale their mortgage operations while offering their customers an intuitive and modern digital-mortgage experience.

PROCESSING SERVICES

NMI

1450 American Ln Ste 1200

Schaumburg, IL 60173-6082

Phone: 847-352-4850

Toll-free Phone: 800-617-4850

www.nmi.com

Contact Name: Joshua Cox - joshua.cox@nmi.com

The payments landscape is constantly evolving and fintechs are expanding their reach, so banks need to deliver a streamlined payment solution to strengthen their merchant offerings. You need a flexible, trusted payments solution for your merchant services—NMI provides the right tools to compete in this ever-evolving landscape. Get started quickly with NMI's turnkey solution, easy onboarding process, and support resources available at your fingertips. Don't leave any money on the table and get processing now.

SOFTWARE/COMPUTERS

Duranc Inc

201 4th Ave N Ste 1700

Nashville, TN 37219- 2008

Phone: 931-561-9625

Fax: 931-561-9625

www.duranc.com

Contact Name: Ramesh Kasetty - rk@duranc.com

Duranc provides customers with device agnostic Artificial Intelligence/Machine Learning software to analyze, assess, and act on video surveillance camera footage in real time which helps them to capture situational intelligence for security and operational efficiencies.

Strategic Risk Associates

4701 Cox Rd Ste 135

Glen Allen, VA 23060- 6807

Phone: 585-381-2768

www.srarisk.com

Contact Name: Casey Bunn - cbunn@srarisk.com

Strategic Risk Associates (SRA) is a technology solution provider and risk management consulting practice serving Financial Services and Technology Industries. SRA's proprietary technology and methodology was designed and built by bankers, for bankers enabling clients to navigate risk and drive growth. SRA Watchtower is a risk intelligence and intuitive performance management platform built to continuously inform, enlighten, and empower banking executives and boards. SRA has helped hundreds of banks effectively navigate through significant risk events since the 2008 financial crisis.

SPECIAL SERVICES

Loan Transactions & Technology


8 Cadillac Dr, Ste 180

Brentwood TN 37027- 5393

Phone: 615-598-4344

www.almltt.com

Contact Name: T. Clark Akers - clark.akers@almltt.com

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People on the Move

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

PROMOTIONS

Alexander Thompson Arnold, Milan, has promoted **Elizabeth Russell Owen** to partner at the Paris office.



OWEN

Bank of America, N.A., has promoted **Trevia Chatman** to Memphis president.



CHATMAN



PATTERSON



LINDSAY



LOREANT



MARTIN

CapStar Bank, Nashville, has named **Joey Patterson**; **Greg Lindsay**; and **Emanuel "Manny" Loreant** as senior vice presidents, commercial relationship managers; and **Tiffany Martin** as vice president and commercial relationship manager with a concentration in **Rutherford** and **Williamson** counties.

CBBC, Maryville, has welcomed **Andrea Adams** as a loan processor.



ADAMS

CB&S Bank Inc., has promoted **Amy Spain** to vice president, as the West Region collections manager based in the **Parsons** office; **Daryl Luna** to vice president as the East Region collections manager based at the **Fayetteville** office and has named **Heather Williams** as branch sales manager at the **Cornersville** branch.



WILLIAMS



MOORE



SHEPPARD



HUMPHREY



SLANEY

CedarStone Bank, Lebanon has promoted **Ashley Moore** to head teller and **Ashlyn Sheppard** to customer service representative at the **Mount Juliet** office. The bank has welcomed **Chuck Humphrey** to the loan operations department and **Will Slaney** as lending assistant.

Coffee County Bank, Manchester, has welcomed **Don Rogers** as a community banker.



WHEAT



DAVIS



DENNY

Diversified Trust, Memphis has promoted **Jason Wheat** to senior vice president and **Jay Davis** to senior vice president and **Lauren Denny** to senior associate.

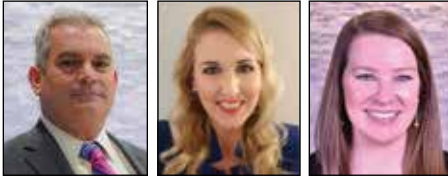


RAYMOND



HALLUM

Diversified Trust, Nashville, has promoted **Mary Raymond** to principal; **David Hallum** to senior vice president,



ANDREAUS

DIXON

COUTURE



BRUDER

VOELLER

PRICE



HAGERTY

SMITH

BLACK



VAUGHAN

BOOKER

Evolve Bank & Trust, Memphis, has named **George Andreaus** as president of the SBA lending division, following the retirement of former President Don Clanton. Evolve has also welcomed **Amanda Dixon, Reagan Couture, Jennifer Bruder** and **Jon Voeller** as vice presidents, lenders in the Physicians Capital Division; **Nick Price, Lindsey Hagerty** as a business development officers; **Alice Smith** to bank operations as wire desk, branch administration support; **Alisa Black** to the payment processing solutions division as a card services analyst; **Jaquetta Vaughan** to corporate mortgage division as senior corporate processor trainer; and **Latasha Booker** to the compliance department as resolution specialist.

F&M Bank, Springfield, has welcomed **Albert Cartner** as vice president/commercial lender to the Robertson County team.



CARTNER



MCKONE

MCGINTY

ECKINGER

Fifth Third Bank, Nashville, has named **Adam McKone** as senior vice president, treasury management manager; **Barbara Allen McGinty** as an assistant vice president and mortgage loan officer, and **Jeffrey Eckinger** as a commercial middle market relationship manager.

FirstBank Mortgage, Nashville, has named **Josh Weikers** as the new director of capital markets.



WEIKERS



WILKERSON

BARNES

First Community Bank of Tennessee, Shelbyville, has promoted **Kelli Wilkerson** to lending officer; and named **Nolan Barnes** as a lending officer.



HARTER

KAPLAN

SMITH

First Community Mortgage, Franklin Cool Springs office, has named **Billy M. Harter** and **Jason Kaplan** as vice presidents, **Johnny Smith** as vice president of regional production.

First Farmers and Merchants Bank, Columbia, has welcomed **Hunter DeBerry** as a private banking officer serving Maury County.



DEBERRY

First Freedom Bank, Cookeville, has welcomed **Jessica Templeton** as a financial services representative.



TEMPLETON



RING

WOODALL

First Freedom Bank, Lebanon, has promoted **Kayla Ring** to assistant vice president and **Ryan Woodall** to assistant vice president.



JENNINGS

POSS

ROBERTS

First Freedom Bank, Mount Juliet at Providence, has promoted **Rebecca Jennings** to assistant vice president and **Sara Poss** to assistant vice president. The bank welcomed **Meagan Roberts** as a financial services representative.

First Horizon Bank, Bristol, has welcomed **Erica Griffiths** as the Volunteer Parkway banking center manager.



GRIFFITTS

First National Bankers Bank, Birmingham, has added **Ginny Paul** as an assistant vice president and loan portfolio manager.

Fourth Capital, Nashville, has named **Christopher McCall** as chief lending officer.



MCCALL

People on the Move *continued*



FERGUSON

GRAEBER

Guaranty Bank & Trust Company, Memphis has promoted **Carew Ferguson** to vice president and relationship banker and **John L. Graeber, IV** to assistant vice president/commercial lender.



MITCHELL

KETRON

HomeTrust Bank, Knoxville, has named **Jennifer Mitchell** as vice president and business banking officer for **Johnson City** and the Tri-Cities region. **Lisa Ketron** was named as an assistant vice president and branch manager in **Kingsport**.

InsBank, Nashville, has added **Zac Duckett** as a relationship manager in the bank's healthcare division.



PERRY

NICHOLS



FRIEDMAN

BROWN

INSOUTH Bank, Brownsville, has promoted **Mike Perry** to executive vice president; **Nick Nichols** to senior vice president; **Johnny Friedman** to network

engineer/assistant vice president; and **Kelly Brown** to teller supervisor at the main branch.



HEMPENSTAL

HOGSTON

Mountain Commerce Bank, Knoxville, has promoted **Casie Hemenstal** to banking officer, **Erwin Hogston** to assistant vice president and branch manager, **Unicoi**.



BARRETT

STEVENSON

Mountain Commerce Bancorp Inc., Knoxville, has named **Andrew Barrett** as senior vice president and relationship manager and **Samuel Stevenson** as credit analyst and portfolio manager, to support Mountain Commerce Bank's expansion into Nashville and Middle Tennessee.



HAINES

WIDENER

CHENG



ALEXANDER

FARMER

CLOUSE



LAMB

PARKER

Mountain Commerce Bank, Johnson City, has promoted **Melissa K. Haines** to vice president, branch administrator and security officer, **Cindy Widener** to vice president and relationship manager; **Daniel Cheng**, to vice president; **Kim Alexander**, to assistant vice president; **Pam Farmer**, to banking officer; **Neisha Clouse**, to banking officer; **Sandy Lamb** to banking officer and **Derica Parker** to head teller at the **Bristol Highway** office.

Ncontracts, Brentwood, has named **Marnie Keller** as vice president of sales serving Tennessee.



KELLER

New Peoples Bank, Bristol, has named **Marjorie Tester** as the first vice president and market manager.



TESTER



ANDERSON

WEEMS

Patriot Bank, Millington, has named **Cedric Anderson** as vice president, mortgage loan officer, and **Angelina Weems** as assistant vice president and branch manager at the **Memphis Raleigh Springs** office.

Peoples Bank of East Tennessee, Madisonville, has named **Todd Watson** as vice president and commercial lender for the McMinn County region.



WATSON

Pinnacle Financial Partners, Nashville, has welcomed **Michael Frazee** as a financial advisor, commercial real estate lender, based at the firm's Symphony Place headquarters office.



FRAZEE



HAYES

TURNBULL

PNC Bank Financial Services Group Inc., Franklin, has named **Candias Hayes** as vice president for community development banking in Tenn. **Abby Turnbull** was named as a financial wellness consultant.

Reliant Bank, Brentwood, promoted **Alex Ponzio** to executive vice president and **Jamey Gheen** to senior vice president in the specialized lending division that both formed in Knox County. **Will Rhoads** was promoted to senior vice president, digital and marketing; **Dustin Brann** to senior vice president, commercial lender; and **John Hammock** to senior vice president, commercial lender.



BEENE

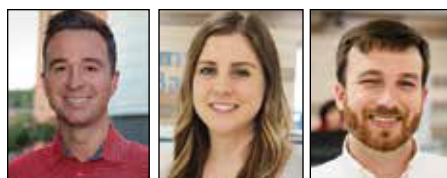
WYATT



TWILLEY

TURBEVILLE

RockPoint Bank, Chattanooga, has named **Stacey Beene** as vice president, financial center manager; **Tina Wyatt** as senior vice president, director of compliance; **LaTaucha Twilley** as senior client specialist; and **Carter Turbeville** as portfolio manager.



LASTORIA

COLVARD

SWAFFORD



CHILDS

MATOUSEK

SimplyBank, Dayton, has promoted five senior officers to an inaugural directing officer corps: **Anthony Lastoria** to retail officer; **Candace Colvard** to financial officer; **Blake Swafford** to IT and innovation officer; **Patrick Childs** to project management officer; **Rachel Matousek** to credit officer.



CAIN

BRANNON

SmartBank, Knoxville, has promoted **Cynthia Cain** to executive vice president and director of financial planning & analysis. **Joel Brannon** was added as vice president, relationship manager to the team in **Pigeon Forge**.

TriStar Bank, Dickson, has welcomed **Elizabeth Wilson** as branch manager of the **Pomona** office in Dickson.



WILSON

Truist Bank, Nashville, has promoted **Dorothy L. Cleaves** to senior vice president: group community development manager.



CLEAVES



WILLIAMS

PROVINCE

GONDAN

Watkins Uiberall, PLLC, Memphis, has promoted **Leslie D. Williams** to principal; and **B. Clark Province** to member of the firm; and named **Karen S. Gondan** as principal.

CELEBRATIONS

Traci Hamilton, formerly with **Bank of Cleveland, Cleveland**, has retired after 10 years of service as a mortgage lender.



HAMILTON

Cathy Knott, formerly with **Carroll Bank and Trust, Huntingdon**, has retired after serving more than 40 years in banking.



KNOTT

Missy Dixon, formerly with **Citizens National Bank, Sevierville**, has retired after serving 35 years.



DIXON



Celebrations *continued*



CAGLE

WALDEN

Tammi Cagle, formerly with **Citizens Tri-County Bank, Jasper**, has retired; **Ann Walden**, formerly with **CTCB South Pittsburg office**, has retired.

Joyce Ransom, formerly with **F&M Bank, Clarksville**, has retired after 30 years' service.



RANSOM



PHILLIPS

CATES

Debbie Phillips, former vice president and branch operations supervisor of **Commercial Bank, Harrogate**, has retired after serving 41 years in the banking industry. **Sandy Cates**, former vice president and loan officer at the Knoxville-Halls branch, has retired after 25 years of service at Commercial Bank and 40 years total in the banking industry.

Dee Jernigan of **FirstBank, Nashville**, was named to Forbes 2021 Best-in-State Wealth Advisor list.



JERNIGAN

First Horizon's Rutherford County Region President, Yolanda Greene, has been named 2021 board chair for the Rutherford County Chamber of Commerce.



GREENE



JONES



HULL

In 2020, **Rebecca Jones**, executive vice president, and **Vickie Hull**, assistant vice president of Shelbyville's **First Community Bank of Tennessee** have completed 127 hours and 154 hours respectively, of community service in the Shelbyville community.

David Reynolds, president and CEO, of **Home Federal Bank of Tennessee, Knoxville**, has been named to the OCC Mutual Savings Association Advisory Committee.



CASSETY

KING

Macon Bank and Trust, Lafayette, employees **Linda Cassety** and **Veachel King** have retired respectively after 48 and 47 years of service.



Powell Valley National Bank, Kingsport, branch manager **Brent Miller** was recognized by Kingsport Mayor Pat Shull for his service with United Way of Greater Kingsport as the 2020 campaign chair and his service on the campaign cabinet over the past decade.

Several **TBA** members earned a spot in the American Banker 2021 Best Fintechs to Work For ranking of 49 companies including: 1. **IntraFi Network**; 14. **Bankers Healthcare Group**; 30. **Kasasa**; 36. **Jack Henry & Associates**; 37. **CSI Inc.**; 39. **Abrigo**.



Bank Notes



Baker Donelson, Nashville, has moved to Broadway, 1600 West End Ave. Nashville.



BancorpSouth Bank's Dan Rollins will be the chairman and CEO and **Paul Murphy (Cadence Bank)** will be executive vice chairman of the combined company.

Tupelo, Miss.-based Bancorp-South Bank has agreed to acquire **Houston-based Cadence Bancorp**. BancorpSouth Bank will enter Georgia, will expand in Alabama, Florida, Mississippi, and Texas. The merger will expand BancorpSouth in Tennessee by four branches. The combined company will operate as **Cadence Bank** and maintain dual headquarters in **Tupelo and Houston, Texas**.



Bank of Frankewing, Frankewing, celebrated their centennial anniversary in March with a breakfast open house and door prizes.



Centennial Bank, Trezevant, has announced plans for a branch office to be built in **Humboldt** in the Gibson County Industrial Park on Central Ave.



Decatur County Bank has opened a branch in **Jackson** on Exeter Road.

FirstBank, Nashville, has opened a loan production office at its FirstBank Mortgage office in Birmingham, Ala.



First Farmers and Commercial Bank, Dayton, broke ground on a new branch on April 19, 2021. It is set to open Spring 2022.



First National Bank of Oneida, Oneida, broke ground on a new main office location near the intersection of Alberta Street and Main Street. The office building will replace the bank's current main office at 18418 Alberta St. with an expected date of completion of February 2022.

JPMorgan Chase, N.A. is building a branch at 3030 Mallory Lane in Cool Springs and will open an additional **Williamson County** branch before year's end at Center Point Place and South Royal Oaks Boulevard in **Franklin**.

Nashville's FirstBank will be the name-in-title sponsor for the Franklin Amphitheater, the open-air venue in Thompson's Station.



Bank Notes *continued*

Security Federal Bank, Elizabethton was purchased by **Community First Bank in Walhalla, S.C.**

SHAZAM Inc., a nationwide provider of financial services to community financial institutions, has acquired software company Digital Filing Solutions (DFS), developer of FileX, an all-in-one software solution providing document imaging and management.

SmartFinancial Inc., Knoxville, has agreed to acquire **Sevier County Bancshares Inc., Sevierville**. The acquisition is expected to close in early third quarter and to make SmartFinancial the fourth-largest community bank headquartered in Tennessee with total assets of \$3.7 billion. Sevier County Bancshares had approximately \$424 million of total assets with six branches in Sevier County and through the deal, SmartBank will enter the Richmond, Va. market with the Sevier County Bancshares' six-person commercial banking team.

Southeastern Trust Company, Chattanooga, has opened a **Nashville** office (located at 3100 West End Avenue, Suite 860) led by **Britt Messer**, chief investment officer.

The Trust Company of Tennessee, Knoxville, has expanded its business advisory services to assist owners of privately held businesses plan for succession, led by **Sheryl Linck**, senior vice president.



LINCK

NOW OPEN

We are excited to become a part of the Lawrence County community and to bring over 100 years of banking history and knowledge to our new location. We are now open at 304 Crews Street in Lawrenceburg.

Meet your hometown banking connections.

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Branch Mgr.

Chris Beckman
Commercial & Consumer Loans

Kim Smith
Mortgage Loans

Digital Banking
Checking/Saving Accounts
Debit/Credit Cards
Auto/Home/Personal/Construction Loans
Business/Agriculture/Commercial Loans

**304 Crews Street
Lawrenceburg, TN 38464
(931) 244-1482**

Teresa Frazier, Branch Manager
Kimberly Smith, Mortgage Loans
Chris Beckman, Commercial and Consumer Loans

FDIC

Wayne County Bank has opened a **Lawrenceburg** location at 304 Crews St with Teresa Frazier as branch manager, Kimberly Smith, mortgage loans, and Chris Beckman, commercial and consumer loans.



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.



Apex Bank teams in **Greene County** and **Benton County** delivered food and snacks to frontline workers who helped our communities navigate the COVID-19 pandemic.



Apex Bank's Tammy L. Kinser, Greene County market president is pictured presenting a check to United Way of Greene County director Wendy Peay for the total proceeds of an online charity auction.



CapStar Bank, Madisonville, Monroe County team was honored to support Monroe County Friends of Animals with a monetary donation.



CB&S Bank Inc., Lewisburg, gave a donation to Lewisburg Police Department for their Cops for Kids program.



Centennial Bank, Adamsville, bank team provided a hot lunch to city employees.



Citizens National Bank, Sevierville, has donated \$5,000 to Great Smoky Mountain Council of the Boy Scouts of America to help cover dues and registration fees for projects such as their week-long summer camp.



Citizens National Bank, Sevierville, supported Walters State Community College-Sevier County Campus Culinary Program with \$500, whose students prepared lunch for the bank employees with Irish food-- corned beef and cabbage, shepherd's pie, Irish potato soup and Irish soda bread.



Community Building *continued*



Citizens Tri-County Bank hosted a Teacher Appreciation Project in **Franklin County** to thank teachers and staff of all school systems in the bank's footprint who keep a school maintained, fed, organized & running.



Citizens Tri-County Bank, Monteagle office partnered with the Grundy County Housing Authority to serve over 200 BBQ meals to all the folks there.



Pictured with **Refugio Palacios** are **Commercial Bank & Trust Company** officials and **John Clark**, interim director of the **UT Martin Horace and Sara Dunagan Chair of Excellence in Banking**.

Refugio Palacios is a University of Tennessee at Martin finance major from **Dyersburg**, and the first recipient of the Minority Leader's Scholarship, sponsored by **Commercial Bank and Trust Company, Paris**. The scholarship was created to identify young minority students with strong leadership skills and provide resources to help prepare them for future careers in finance.



Bank team members from **Decatur County Bank, Decaturville**, volunteered to help **Second Harvest Food Bank of Middle Tennessee** sort and package 2,900 meals for area families to provide food for the **Decatur County School** pantry program.

Fifth Third Bank, through the **Fifth Third Foundation**, has awarded four black-owned businesses in **Nashville** a portion of a \$1.2 million program designed to boost minority, female entrepreneurs.



Nashville's FirstBank has joined forces with **Rock the Street, Wall Street** in support of the nonprofit's mission to motivate female high school students to pursue careers in banking and finance and to improve their overall financial literacy skills. **FirstBank** President and CEO **Chris Holmes** kicked off the partnership by presenting a check to **Ashley Leftwich**, partner engagement manager of **Rock the Street, Wall Street**.



First Community Bank of the Heartland Inc., Martin, was a sponsor of **UT Martin Alpha Omicron Pi Hot Chocolate** virtual 5K run, and all proceeds went to the **Arthritis Foundation**.



Bank teams from **First Community Bank of the Heartland Inc., Dresden, Dyersburg, Martin-Skyhawk, Martin Downtown** offices for Make A Difference program delivered individual gifts with a handwritten card to the residents of local nursing homes and their caregivers.



First Horizon Foundation, Memphis, has donated almost \$150,000 to support five hunger-relief organizations in Middle Tennessee: Catholic Charities of Tennessee, Conexion Americas, Fifty Forward, Friends in General and Second Harvest Food Bank.

First Horizon Foundation, Memphis, has pledged \$500,000 to Junior Achievement of Memphis and the Mid-South, which educates students about entrepreneurship, work readiness, and financial literacy. The contribution serves as the launch of a capital campaign for Junior Achievement, giving children in West Tennessee access to the latest financial literacy programs and hands-on experimental learning.

Home Federal Bank of Tennessee, Knoxville, was one of the community sponsors of the Reach for the Peaks Virtual Hike in March to celebrate Girl Scout Week.

Landmark Community Bank, Collierville, has donated \$3,000 to support The American Heart Association.



Legends Bank employees and Tommy Bates, CEO, with representatives from Habitat for Humanity

Legends Bank, Clarksville, will team up with Habitat for Humanity of Montgomery County, Tenn. to help build a home later this year for a local family in need of affordable housing.



Pinnacle Financial Bank, Memphis, 10 associates volunteered at the Humane Society of Memphis and Shelby to walk dogs awaiting adoption.



Reliant Bank, Brentwood, has donated a dozen tables and 60 chairs to the Clarksville-Montgomery County Community Action Agency for use at their Old Firehouse Day Shelter, a full-service center that serves as the entry point for the homeless and at-risk individuals and families in their service area.



SimplyBank, Dayton, to celebrate their business as SimplyBank, they are donating a series of \$1,000 gifts to local nonprofits, such as Flourish Foster Care and Support and We Care Thrift Center and Community Center. The bank donated \$2,000 to the Rhea County Community Center to support kids and families.



Community Building *continued*



Simmons Bank, Pine Bluff, Ark., hosted an inaugural, Ryder Cup-style tournament for amateurs at the TPC Southwind golf course in **Memphis** with champions from **Tennessee** and Arkansas golf associations playing to win the Simmons Bank Cup.




The Simmons First Foundation presented a \$25,000 grant to the Boys & Girls Club of **Northwest Tennessee** to purchase new stationary bikes, basketballs and boxing equipment for a new physical fitness program.



U.S. Bank, N. A. has donated a car to a **Middle Tennessee** veteran who had her leg amputated after a firefight while in Afghanistan. Medically retired U.S. Army Sgt. Stephanie Vazquez received a new car by U.S. Bank and Freedom Alliance, an organization that helps wounded warriors, partnered to present her with a 2018 Dodge Journey as part of the bank's Driven to Serve initiative, pairing available vehicles with service members in need.



Wilson Bank & Trust, Lebanon, the 2021 Penny Drive raised nearly \$18,000 for Second Harvest Food Bank of Middle Tennessee. 

Employment Opportunities

TBA now offers three ways to find and post job opportunities in the banking industry across the state.



1. The TBA Job Bank is free for TBA member banks to post positions online. You can submit your job openings to Penny Powlas at ppowlas@tnbankers.org, and jobs can be viewed at TNBankers.org/job-bank, as well as in each issue of the Tennessee Banker magazine on this page.



2. BankCareers.org is a service provided by TBA where banks can connect with university students interested in careers in banking. Banks post job opportunities and internships, and students from universities across Tennessee can apply from the website. Visit BankCareers.org to post positions, or reach out to Matt Radford at mradford@tnbankers.org.



3. BankTalentHQ partners with TBA and other state bankers associations. It allows Tennessee banks to reach a nation-wide audience by posting job openings for your institutions, with the ability to purchase a single 30-day post or a discounted posting package to fill multiple vacancies. Visit BankTalentHQ.com to post your jobs or find employment opportunities.

JOB BANK POSITIONS AVAILABLE

2107-3 CONTROLLER

Citizens Bank of Lafayette is seeking a Controller for Macon County, TN. Qualified candidates may send their resumes to psnyder@citizens-bank.org.

2107-2 LEARNING SPECIALIST

Reliant Bank is seeking a qualified Learning Specialist. Qualified candidates may click here (<https://www.paycomonline.net/v4/ats/web.php/jobs/ViewJobDetails?job=66714&-clientkey=5EDDA724D201D992C1DBD6F-0BE8CFF00>) to apply.

2107-1 DIGITAL CHANNEL STRATEGIST – MARKETING DEPARTMENT

Wilson Bank & Trust, a Middle Tennessee Community Bank, is seeking candidates for its Digital Channel Strategist position. Visit www.wilsonbank.com, click on "About Us", then "Careers" for online employment application and submission instructions.

2106-11 FINANCIAL INSTITUTION LOAN COMPLIANCE CONSULTANT

Saltmarsh, Cleaveland & Gund is seeking a strong Financial Institution Loan Compliance Consultant who wants to join a firm that fosters both personal and professional development and supports the drive for advancement. Qualified candidates may send their resumes to connie.edwards@saltmarshcpa.com.

2106-10 LENDING COORDINATOR

The Housing Fund is seeking a Lending Coordinator. Qualified applicants may send their resumes to abelcher@thehousingfund.org.

2106-9 SENIOR CREDIT OFFICER

Pathway Lending is seeking a Senior Credit Officer. Please email resume to Ashley.Verbert@pathwaylending.org.

2106-8 CREDIT ANALYST II, III

Pathway Lending is seeking a Credit Analyst II, III. Please email resume to Ashley.Verbert@pathwaylending.org.

2106-7 PRIVATE CLIENT ADVOCATE

INSBANK is seeking a Private Client Advocate. Qualified applicants can send their resume to hr@insbank.com.

2106-6 SMALL BUSINESS ADVISOR, CHATTANOOGA

Pathway Lending is seeking a qualified Small Business Advisor for their Chattanooga office. Qualified candidates may email resumes to Ashley.Verbert@pathwaylending.org.

2106-5 SMALL BUSINESS ADVISOR, NASHVILLE

Pathway Lending is seeking a qualified Small Business Advisor for their Nashville office. Qualified candidates may email resumes to Ashley.Verbert@pathwaylending.org.

2106-4 CREDIT ANALYST IV

Pathway Lending is seeking a qualified Credit Analyst IV. Please email resume to Ashley.Verbert@PathwayLending.org.

2106-3 HUMAN RESOURCE GENERALIST

Wayne County Bank is seeking a qualified Human Resource Generalist. Qualified candidates may send their resumes to holly@waynecountybank.com, 931-722-5438.

2105-5 LOAN DOCUMENTATION MANAGER

Fourth Capital is seeking a qualified Loan Documentation Manager. Applicants can apply at <https://fourthcapital.com/careers/apply-2/>.

2105-4 LOAN ADMINISTRATIVE ASSISTANT

Fourth Capital is seeking a qualified Loan Administrative Assistant. Applicants can apply at <https://fourthcapital.com/careers/apply/>.


2105-2 APPLICATIONS ENGINEER II

Wilson Bank & Trust, a Middle Tennessee Community Bank, is seeking candidates for its Applications Engineer II position, located in Lebanon, TN. Visit www.wilsonbank.com, click on "About Us", then "Careers" for online employment application and submission instructions.

2105-1 COMMERCIAL LENDER

Wilson Bank & Trust, a Middle Tennessee Community Bank, is seeking candidates for its Commercial Lender position for its Williamson County location. Visit www.wilsonbank.com, click on "About Us", then "Careers" for online employment application and submission instructions.

2104-12 MARKETING COORDINATOR

One Bank of Tennessee is seeking an experienced Marketing Coordinator. Please send resume and salary requirements to HR Director; P.O. Box 2809; Cookeville, TN 38501 or email awalker@onebanktn.com. 

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

Featured Events

**AUGUST 31
AND
SEPTEMBER 1**

BASIC CONSUMER LENDING

TBA Barrett Training Center, Nashville

Early Registration Deadline: August 17

TBA Member/Associate Member Registration: \$530

TBA Contact: Monique White, mwhite@TNBankers.org

This two-day basic program was developed for those charged with organizing and managing consumer loans. It will address credit decision-making as well as the human relations aspect of lending. The schedule includes case studies and role playing to acquaint you with the skills of effective interviewing, understanding, and evaluating to improve your credit decisions. It also contains a discussion on the concepts of secured lending and an analysis of decision-making

Program highlights

- Current trends in consumer lending
- Discuss loan approval processes and systems
- Read and understand credit reports
- Identify and discuss required documentation
- Evaluate lending to the self-employed



**SEPTEMBER
2 & 3**

TRAINING THE CREDIT ANALYST

TBA Barrett Training Center, Nashville

Early Registration Deadline: August 18

TBA Member/Associate Member Registration: \$530

TBA Contact: Monique White, mwhite@TNBankers.org

The art of credit analysis brings to light the actions or inactions of management that are the basis for the numbers on financial statements. Credit analysis serves three distinct purposes in the bank: to identify risk, opportunities, and help structure loans properly; to help customers make better business decisions; and to satisfy bank examiners. In this two-day, hands-on workshop, David Kemp will arm attendees with the tools required to become a first-rate credit analyst—a good grasp of accounting, loan policy, ratios, cash flows, and trend analysis.



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PREPARE. EDUCATE. DEVELOP.

In response to the mounting pressures placed on the banking community, Bank Director has created a board education membership program. Unlike other training programs, it is not a one-time learning opportunity, but rather an ongoing collection of resources in-person, in-print and online.

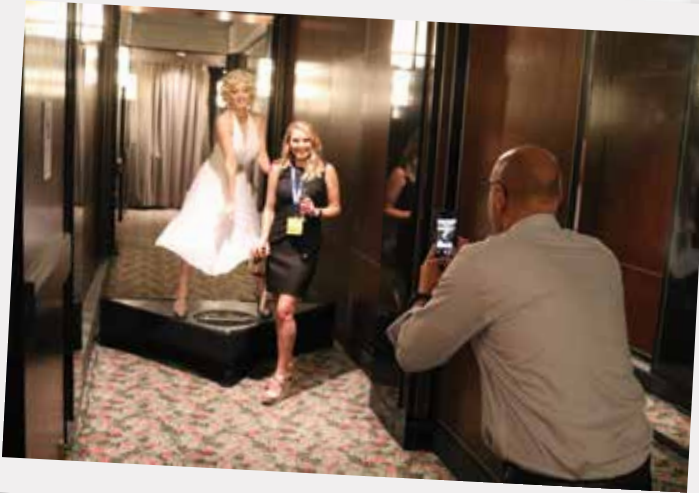
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INTERESTED?

Call our Bank Services department at 615.777.8461,
or email us at bankservices@bankdirector.com.

Stars—They're Just Like Us!



Attendees at the 131st Annual Meeting were star struck after seeing “Forrest Gump” and “Marylin Monroe” mingle with the crowd at the ice cream evening reception (page 22). But this wasn’t the first time A-listers made appearances at TBA events.

“Garth Brooks” met with friends—including TBA Chairman Ed Loughry—at the 113th *Annual Meeting* in 2003, and after long day working 9 to 5, “Dolly Parton” was the belle of the ball at the *Leadership Convention* reception in 2013. 🇺🇸

Originally published in *The Tennessee Banker* in August 2003 and June 2013.

Professional Development Calendar

● August 10 & 11

Universal Banker
TBA Barrett Training Center, Nashville

● August 12

Retail Banking Officer Forum, Session 2 of 3
TBA Gilliam Board Room, Nashville

● August 16–19, 24–26

Membership Meetings
Manchester, Nashville, Memphis, Jackson,
Chattanooga, Kingsport, Knoxville

● August 19

The Branch Management and Retail Banking
Leadership Series,
Session 3 of 4
TBA Barrett Training Center, Nashville

● August 20 **WEBINAR**

Right of Rescission - Review & Update
Online

● August 30

Tax Return Analysis
TBA Barrett Training Center, Nashville

● August 31 & September 1

Basic Consumer Lending
TBA Barrett Training Center, Nashville

● September 2 & 3

Training the Credit Analyst
TBA Barrett Training Center, Nashville

● September 7 & 8

Loan Assistant and Loan Processor
Workshop
Knoxville, Nashville

● September 8, 9, 10

2021-2022 Senior Lender Forums, Session 1
of 3
TBA Gilliam Board Room, Nashville

● September 13, 14, 15, 16 **EVENING**

Opening New Accounts in Tennessee
Nashville, Kingsport, Knoxville, Jackson

● September 14

2020-2021 Senior Compliance Officer
Forums, Session 4 of 4
TBA Barrett Training Center, Nashville

● September 15 & 16, 20 & 21, 28 & 29

Compliance with Federal Lending
Regulations
Knoxville, Jackson, Nashville

● September 15, 16, 17

CFO/Controller Forums, Session 3 of 3
TBA Gilliam Board Room, Nashville

● September 16

2020-2021 Human Resources Forums,
Session 3 of 3
TBA Barrett Training Center, Nashville

● September 21 & 22

Compliance Conference
Embassy Suites, Murfreesboro

● September 21, 22, 23

CEO Forums, Session 3 of 3
TBA Gilliam Board Room, Nashville

● September 28, 29, 30, October 1

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

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- Manage interest rate risk
- Portfolio diversification

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- Bank acquisition loans
- Interest Rate Hedging/Swaps
- Loans to directors and executive officers
- Participations / overline assistance

Charles Morris
President

Jonathan Simon
Correspondent Lending Officer

Charles Kown
Relationship Manager

Jeff Sands
Correspondent Lending Officer

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