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TENNESSEE BANKERS ASSOCIATION

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COLIN BARRETT
President/CEO,
Tennessee Bankers
Association

New Year's Resolution: Reconnecting

THREE THINGS TO DO THIS MONTH

1.

Review the TBA Professional Development Directory at TNBankers.org/events to learn about all the opportunities available for banker education.

2.

Engage in TBA's state government relations efforts. This year is going to be full of challenges and opportunities on a legislative front, and we need every bank at the table. To get signed up for the bi-weekly legislative conference calls, contact Amy Heaslet at aheaslet@TNBankers.org.

3.

Identify a member of your team to join us via Zoom the first Wednesday of each month to learn more about fintech opportunities that will allow you to better serve your customers and create internal efficiencies. Contact me at cbarrett@TNBankers.org for more information. Past FinTech Sessions can be viewed at TNBankers.org/about/fintech-sessions.

Mark Twain said 90% of a man's life is lived between his ears, and assuming that is the case, I stay fairly content in that space. I don't get too caught up in the doom and gloom of the current state of the world and whatever might be trending in the latest news cycle. But that said, I'd be lying if I didn't say a part of me was glad to see 2021 come to an end.

In all honesty, the past year did not live up to the hype. A year ago, as the pandemic was predicted to be winding down, there was discussion of the "Roaring 20s" and the post-pandemic economic recovery that would propel the decade. However, as the year progressed, the reality hit that it wasn't going to be that easy. We came to grips with the idea that inflation wasn't "transitory," re-entering the workplace wasn't going to be the same for everyone, and COVID variants were going to be a part of our future.

But for all the unrealized expectations of 2021, I am cautiously optimistic about the year ahead, especially for the banking industry. Tennessee banks continue to perform well and customer satisfaction remains at a 20-year high. And as we have learned over the past two years, there are no challenges headed our way that we cannot handle as a unified industry.

I've said it often, but what made the early stages of the pandemic so successful for Tennessee bankers and their customers was the way the industry came together to learn from each other. Bankers engaged and supported their peers, many of whom they had never met. And many of whom they still haven't.

As you look forward at 2022, and the unknown that the year will bring, I would encourage you to think back on the value derived during that time and recommit to making sure your employees have the education and network to be successful for years to come. And there are several opportunities in the coming months that will allow you to do just that.

Credit Conference

Bankers from across the state will gather in Nashville from February 3-4 for *Credit Conference*. This program draws more than 500 attendees who learn about the latest credit trends and build a network of peers across the state. This year's agenda includes top speakers, including economist Dr. Elliott Eisenberg, Commissioner Bob Rolfe, who will discuss the Ford Blue Oval project, and more.

Graduate School of Banking at LSU

The education and networking gained from the Southeast's premier banking school has laid the foundation for the success of thousands of Tennessee bankers throughout their careers. And with registration trending ahead of past years' enrollment, the 2022 school is on track to be the strongest yet. As the recently appointed Chairman for GSB at LSU, I'd enjoy speaking with you more about this opportunity.

Forums


The pandemic proved the value of a strong peer network, and the significant increase in enrollment in TBA forums over the past year is a result of that connectivity. *CEO, CFO, Senior Lenders/Credit Officers, HR, Compliance, Retail Banking, and IT/Ops Forums* provide opportunities to build professional networks.

The Southeastern Schools of Banking

Outside of the forums, our next largest area of growth is the Southeastern Schools. *The Southeastern School of Consumer Lending, Commercial Lending*, and the general banking school have seen an uptick in enrollment as banks invest in their future leaders. Once again, the education from the TBA schools is unmatched and the relationships established will last far beyond the week together.

Annual Meeting

As a member of the Tennessee banking community, make plans to join us from June 12-14 at The Broadmoor in Colorado Springs for the 132nd *Annual Meeting* of the Association. As one of the largest state conventions in the country, this is an opportunity to build relationships and learn about trends impacting the banking industry. And being in one of the most beautiful locations in the country, I fully expect this year's convention to be one of our largest in years.

If we have learned anything over the past couple years, it is that we don't know what is around the corner. Giving your team the education and network to navigate the future is the best way to ensure your bank will be able to serve your customers no matter what comes our way. 

-Colin

We look forward to seeing everyone at TBA's *Credit Conference* in February at The Renaissance Nashville Hotel.

PHOTO: TYLER NELSON



{ CREDIT } CONFERENCE

FEBRUARY 3 & 4, 2022
RENAISSANCE NASHVILLE HOTEL

Register and book your hotel now at
TNBankers.org/credit



#TBACredit

TBA Online

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



tennessee-bankers-association

December 25, 2021

Merry Christmas from the Tennessee Bankers Association and Financial Products & Services Inc.!



INTRODUCING THE NEW WEBSITE AT TNBANKERS.ORG

Revamped style and improved functionality comes to www.TNBankers.org.

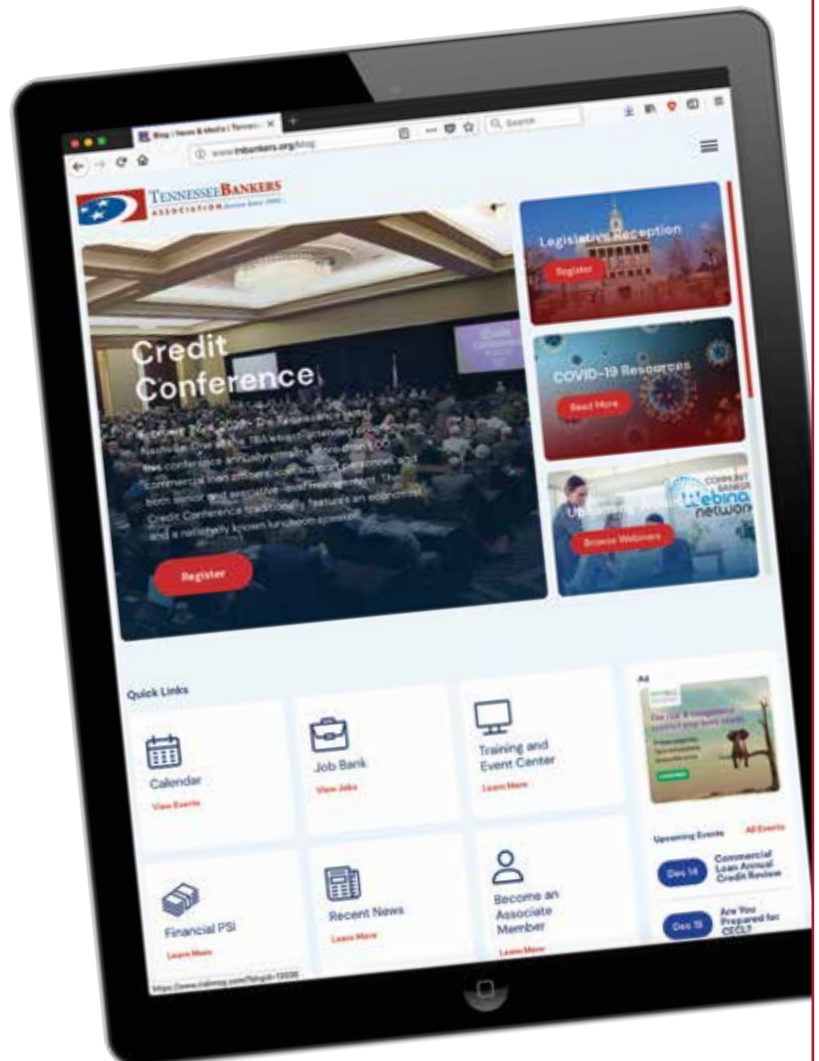
With member experience at the forefront, the Tennessee Bankers Association has launched a new website. The layout makes it easy for bankers to connect with TBA, whether it be to register for an event; read the latest news on banking, compliance, and government relations; get in touch with an Associate Member; or join a forum—the possibilities to engage are countless.

Improvements to the site include:

- streamlined navigation to popular content
- a new filtering system to search Education events, the Associate Member directory, and Bankers Marketplace job listings
- an updated search functionality
- optimization on smartphones and tablets

TBA is your Association, and the new website is centered around helping you access the resources and support you need, so that you can bring your best to your profession and to your community.

If you have any comments, questions or suggestions, please contact Matt Radford at mradford@TNBankers.org or Tyler Nelson at tnelson@TNBankers.org.



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CP-9143 Rev. 12-21

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AMY HEASLET

Executive
Vice President/
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 aheaslet@TNBankers.org.

Tackling public collateral, elder financial exploitation, and more

Although COVID-19 continues to factor into virtually everything we do, it will not hamper our ability to represent the banking industry during the second session of the 112th General Assembly. With full access granted to all lobbyists for office visits and committee hearings—last year began with several restrictions—and the return of in-person Days on the Hill, I expect the Capitol will feel much like pre-COVID times.

This will enable our team to successfully push several legislative issues that our government relations committee and board of directors support, including collateral pledging for public deposits, trust law enhancements, LIBOR's phase out, and new tools to combat elder financial exploitation.

At the forefront of our agenda is providing additional relief for banks when pledging collateral against public deposits. In October, we supported legislation brought during a special session to reduce the pledge level to 90% for Collateral Pool members currently pledged at 100% and add cash as collateral for all banks accepting public deposits. However, cash is a short-term solution given the unusually high level of deposits banks are seeing because of federal stimulus efforts, but that won't last forever. A more permanent solution we will push is to provide greater flexibility for out-of-state bonds that can be pledged by reducing their rating to A-, A3 or a higher rating and removing the requirement that they be bank qualified.


With the input from our trust members and some of the most respected trust attorneys in the state, we will again this year push legislation to further strengthen Tennessee's trust laws. Our efforts to continually improve the trust laws over the years have resulted in Tennessee being recognized recently as a top tier trust jurisdiction. This has been a direct benefit to all Tennessee trust companies and banks with trust powers, as the Department of Financial Institutions reported that Tennessee's trust assets under management have increased from \$25 billion to \$200 billion.

As you are likely aware, some tenors of LI-

BOR, as of December 31, 2021, are no longer being published and the remaining tenors will cease to be published on March 31, 2022. Federal regulators stated that banks should stop using LIBOR as a reference rate for new contracts as of December 31, but that still leaves trillions of dollars in legacy contracts that refer only to LIBOR. TBA is working with a national group promoting uniform legislation to address the LIBOR phase out by providing a "commercially reasonable" replacement rate (the Secured Overnight Financing Rate) that, if passed, would protect banks from litigation risks.

We will also continue advocating for legislation to address elder financial exploitation. One bill that will carry over from last year would expand the scope of cases that Adult Protective Services can investigate by broadening the definition of "exploitation." This would be welcome news to banks that oftentimes report suspected elder financial exploitation to APS, only to be told the situation does not fall within their authority, which is limited to only cases involving exploitation by a caregiver of governmental funds.

From speaking with bankers across the state about financial elder exploitation, we've also conveyed to several agencies one of your "wish list" items: A single phone number you could call in the event exploitation is suspected. The TBI is now working on creating a 1-800 hotline bankers could call to report suspected financial exploitation. The TBI would field the calls and refer the case to the appropriate district attorney or law enforcement agency. This would not replace the call you must make to APS, but it would allow bankers to make one additional call to an agency that has the means to ensure the situation is appropriately investigated.

As always, your input is critical to our advocacy. The best way to stay informed is to read the legislative updates in our weekly newsletter, *This Week*, and participate in our bi-weekly conference calls, which are held every other Friday during session. If you would like to participate in these calls, please email me at aheaslet@TNBankers.org. 

LEGISLATIVE RECEPTION

February 2, 2022

5:00–7:00 p.m.

\$50 per person

NEW LOCATION!

**Renaissance Nashville Hotel
Music City Ballroom 3
(Second Floor of Hotel)
611 Commerce St, Nashville**

Network with members of the
Tennessee General Assembly
and peers at this annual event
the night before TBA's
Credit Conference.

Register at TNBankers.org




2021 BankPac sets new record

118 contributors raised \$247,416



CAROLINE LATHAM
Government Relations/
Membership Manager,
Tennessee Bankers
Association

TBA BankPac, the political action committee of TBA, is the exclusive PAC dedicated to representing the Tennessee banking industry. Thanks to the efforts of the BankPac Committee members, the total dollars contributed to BankPac from TBA members has steadily increased in recent years, which allows BankPac to remain one of the four largest contributing business PACs in the state. As of December 21, the following 118 contributors gave \$247,416. 

2021 BANKPAC CONTRIBUTORS

BANKS

Andrew Johnson Bank, Greeneville
Apex Bank, Camden
The Bank of Fayette County, Piperton
Bank of Frankewing, Frankewing
Bank of Gleason, Gleason
Bank of Lincoln County, Fayetteville
The Bank of Milan, Milan
Bank of Perry County, Lobelville
Bank of Ripley, Ripley
Bank3, Memphis
BankTennessee, Collierville
CapStar Bank, Nashville
Carroll Bank and Trust, Huntingdon
CBBC Bank, Maryville
Centennial Bank, Trezevant
Central Bank, Savannah
Citizens Bank, Elizabethton
Citizens Bank, Carthage
Citizens Bank and Trust Company of Grainger Co., Rutledge
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Citizens Community Bank, Winchester
Citizens National Bank, Sevierville
Citizens Tri-County Bank, Dunlap
Coffee County Bank, Manchester
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Community Bank, Lexington
Decatur County Bank, Decaturville
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The Farmers Bank, Portland
Farmers State Bank, Mountain City

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First Century Bank, Tazewell
First Citizens National Bank, Dyersburg
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First Community Bank of Tennessee, Shelbyville
First Community Bank of the Heartland, Martin
First Farmers and Commercial Bank, Pikeville
First Farmers and Merchants Bank, Columbia
First Freedom Bank, Lebanon
First National Bank, Hartsville
First National Bank of Middle Tennessee, McMinnville
The First National Bank of Oneida, Oneida
First National Bank of Pulaski, Pulaski
First Peoples Bank of Tennessee, Jefferson City
First State Bank of the Southeast, New Tazewell
First US Bank, Birmingham
First Vision Bank of Tennessee, Tullahoma
First Volunteer Bank, Chattanooga
FirstBank, Nashville
Greeneville Federal Bank, FSB, Greeneville
Greenfield Banking Company, Greenfield
Guaranty Bank and Trust Company, Cordova
The Hardin County Bank, Savannah
Hearthside Bank Corporation, Middlesboro
Heritage Bank & Trust, Columbia
Highland Federal Savings and Loan Assoc., Crossville
Home Banking Company, Selmer
Home Federal Bank of Tennessee, Knoxville
Homeland Community Bank, Mc Minnville
InsBank, Nashville
INSOUTH Bank, Brownsville

MORE ABOUT BANKPAC

For more information about BankPac or to make a contribution, please contact Caroline Latham at clatham@TNBankers.org.



TBA's BankPac Committee chairman Pete Williston and TBA's Amy Heaslet present Rep. Clark Boyd and Sen. Mark Pody with BankPac contributions.

Johnson County Bank, Mountain City
 Legends Bank, Clarksville
 Macon Bank and Trust Company, Lafayette
 Mountain Valley Bank, Dunlap
 Newport Federal Bank, Newport
 One Bank of Tennessee, Cookeville
 Paragon Bank, Memphis
 Pendleton Square Trust, Nashville
 Peoples Bank, Clifton
 Peoples Bank & Trust Company, Manchester
 Peoples Bank of East Tennessee, Madisonville
 Peoples Bank of Middle Tennessee, Shelbyville
 Peoples Bank of the South, LaFollette
 Pinnacle Bank, Nashville
 Planters Bank Inc., Clarksville
 Powell Valley National Bank, Kingsport
 Regions Bank, Nashville
 Reliant Bank, Brentwood
 Renasant Bank, Nashville
 Security Bank and Trust Company, Paris
 Security Federal Savings Bank of McMinnville, McMinnville
 Simmons Bank, Nashville
 SimplyBank, Spring City
 SmartBank, Pigeon Forge
 SouthEast Bank, Farragut
 Southern Bank of Tennessee, Mt. Juliet
 Sumner Bank & Trust, Gallatin
 Synovus Bank, Nashville
 Tennessee Bankers Association, Nashville
 Tennessee State Bank, Pigeon Forge
 TNBANK, Oak Ridge
 Tower Community Bank, Jasper

Traditions First Bank, Erin
 Tri-State Bank of Memphis, Memphis
 TriStar Bank, Dickson
 Triumph Bank, Memphis
 Truist Bank, Nashville
 TruPoint Bank, Grundy
 Trustmark National Bank, Memphis
 UBank, Jellico
 US Bank, N.A., Nashville
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 Volunteer State Bank, Portland
 Wayne County Bank, Waynesboro
 Wells Fargo Bank, NA, Minneapolis
 Wilson Bank & Trust, Lebanon

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 KraftCPAs, PLLC, Franklin
 Maggart & Associates, PC, Nashville
 The Marathan Organization, Virginia Beach
 NFP Executive Benefits, Memphis
 Plateau Group, Crossville
 TIB- The Independent BankersBank, Brentwood

Ten TBA members named to ‘Best Banks to Work For’ list

American Banker Magazine published its eighth annual list of the 85 best banks to work for, with 10 Tennessee Banker Association member banks making the distinguished list: Oakworth Capital Bank, TIB The Independent BankersBank, Pinnacle Financial Partners, Paragon Bank, First Citizens National Bank, Community Bank, First National Bankshares, United Community Bank, FirstBank, and First Century Bank.

These and other banks were celebrated for being employee-centric, offering programs and amenities, and maintaining morale of employees, many of whom are working remotely and coping with stresses of their own.

Since 2013, *American Banker Magazine* has ranked the nation's most employee-friendly banks. The list was published on Nov. 8, 2021.

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

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



The First Citizens National Bank Bank Operations Center in Dyersburg put up a Dog House Christmas Tree to help promote their fundraiser for the Dyersburg-Dyer Co Humane Society.

RANKING THE BANKS

Here's where the 10 TBA member institutions ranked on the best banks to work for list:

NO. 1

OAKWORTH CAPITAL BANK

Birmingham, Ala.

NO. 6

TIB THE INDEPENDENT BANKERS BANK

Farmers Branch, Texas

NO. 9

PINNACLE FINANCIAL PARTNERS

Nashville

NO. 10

PARAGON BANK

Memphis

NO. 22

FIRST CITIZENS NATIONAL BANK

Dyersburg

NO. 28

COMMUNITY BANK

Brandon, Miss.

NO. 36

FIRST NATIONAL BANKERS BANKSHARES

Baton Rouge, La.

NO. 60

UNITED COMMUNITY BANK

Greenville, S.C.

NO. 78

FIRSTBANK

Nashville

NO. 82

FIRST CENTURY BANK

Tazewell



FRAMED by the majestic Rocky Mountains, The Broadmoor in Colorado Springs, Colo., is a stunning location to host the Tennessee Bankers Association's 132nd *Annual Meeting*.

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

This *Annual Meeting*, elevate your success. Hear from business leaders, strategists, and experts about what to expect in the banking industry.

Tee off at the award-winning Broadmoor Golf Club, set in the Cheyenne Mountain foothills.

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

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



THE BROADMOOR

A LUXURY RESORT
WITH A SPIRIT OF ADVENTURE



Mountain View Room at The Spa at Broadmoor



The Garden Room at LaTaverne



The Infinity Pool on Cheyenne Lake





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

DISCOVER THE CELEBRATED RESTAURANTS AND LOUNGES

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

The Broadmoor showcases 17 restaurants, cafés and lounges that range from renowned fine dining to casual Pool Café and Café Julie's. With an emphasis on fresh, local, and sustainable ingredients, an authentic and unforgettable culinary adventure awaits at The Broadmoor.

EXPERIENCE THE FORBES FIVE-STAR SPA

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

FUN FOR THE WHOLE FAMILY

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

Outdoor Pool

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

Seven Falls

Located less than one mile from The Broadmoor, Seven Falls is one of Colorado's most captivating natural wonders. With scenic hiking trails, gift shops, and even its own restaurant, Seven Falls is the ultimate family adventure.

Shopping

The 19 specialty retail shops located throughout The Broadmoor's main campus make it easy to take a little piece of our resort home with you. These unique boutiques offer a variety of items, including men's and women's clothing, accessories, fine arts, precious gems, spa products, and signature gifts. 🇺🇸





FUN FOR EVERYONE

ANNUAL MEETING ACTIVITIES ARE SURE TO DELIGHT

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

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

GOLF TOURNAMENT

AT THE BROADMOOR'S WEST COURSE

**Monday, June 13 – 1:00 p.m. Shotgun Start
Registration Fee - \$245**

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

Annual Meeting golfers will face the West Course, which features rolling fairways, multi-level greens, and demanding hazards—making it stunning yet formidable. At 6,800 feet, this 18-hole course has doglegs and steeply-angled greens, and offers breathtak-

The Broadmoor's West Course



ing views of both the mountains and Colorado Springs.

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

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

OLYMPIC MUSEUM TOUR

Tuesday, June 14, 12:30 p.m. – 3:30 p.m.

Registration Fee - \$190 per person

Lunch at Flame Café included

The U.S. Olympic & Paralympic Museum, selected by *USA TODAY'S* 10 Best Readers' Choice Awards as Best New U.S. Attraction in 2020, is dedicated to America's greatest athletes and their compelling stories, with the artifacts, media and technology behind the athletes who make the United States proud.



High Country Off-Road Jeep Tour

CRAFT BREWERY TOUR AND TASTING IN DOWNTOWN COLORADO SPRINGS

Tuesday, June 14, 1:00 p.m. – 4:00 p.m.

Registration Fee - \$215 per person

***Participants must be at least 21 years of age**

Home to a booming craft beer culture, this tour offers guests the ability to visit three unique breweries and sample signature craft-brewed beers and tour their brewing facilities. At each stop, knowledgeable staff will excite guests with their passion for great beer and share what makes their brews unique.

GUIDED HIKING EXCURSION AT THE GARDEN OF THE GODS

Tuesday, June 14, 1:15 p.m. – 4:15 p.m.


Registration Fee - \$255 per person

The red rock formations of the Garden of the Gods Park come alive when you explore the geology, plants, animals and people of this amazing regional park on foot. It offers towering sandstone formations, a wonderful view of Pikes Peak, paved and unpaved hiking paths, the historic Rock Ledge Ranch Historic Site, and a Trading Post for shopping.

HIGH COUNTRY OFF-ROAD JEEP TOUR

Tuesday, June 14, 1:30 p.m. – 4:00 p.m.

Registration Fee - \$220 per person

Since the 1850s, explorers have traversed Pikes Peak in search of gold and a better life. Your tour will highlight this history and follow the Short Line Rail Road. Guests will go off-road, cross streams, explore tunnels and visit townsites of the Old West. 



COLORADO SPRINGS

THIS SCENIC CITY
OFFERS SOMETHING FOR EVERYONE

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

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

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

GARDEN OF THE GODS

www.gardenofgods.com

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

Garden of the Gods



CHEYENNE MOUNTAIN ZOO

www.cmzoo.org

High up on Cheyenne Mountain, the largest private zoo in the country was launched with holdovers from the private animal collection of Spencer Penrose (1865–1939), a prominent local businessman and philanthropist. Serious about conversation, the zoo is proud of its giraffe breeding program, and its animal habitats feature educational elements. There are also some nice play areas for kids.

NATIONAL MUSEUM OF WORLD WAR II AVIATION

www.worldwariiaviation.org

Opened in 2012, the National Museum of World War II Aviation documents the role that military aviation played in the emergence of our nation as a world power. The museum tells the story of the tremendous technological advancements in aviation during the War and the contributions and sacrifices of the men and who won the air war.

RED ROCK CANYON OPEN SPACE

www.redrockcanyonopenspace.org

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

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

SPACE FOUNDATION DISCOVERY CENTER

www.discoverspace.org

The Space Foundation Discovery Center is the region's first and only dedicated space, science and technology center and museum. It is an interactive, education-focused destination that advances science, technology, engineering, art and mathematics in the exciting context of space exploration and development.

U.S. AIR FORCE ACADEMY

www.usafa.af.mil

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



Cheyenne Mountain Zoo



U.S. Air Force Academy




TBA INDUCTS MCCLARY, REYNOLDS TO LEADERS IN BANKING EXCELLENCE

In a special recognition ceremony conducted during the Knoxville *Membership Meeting* on August 25, 2021, Pat A. McClary of UBank, Jellico and John T. "Jack" Reynolds of People's Bank of the South, LaFollette were inducted into TBA's *Leaders in Banking Excellence*. Commemorative plaques highlighting the careers of each of the honorees will be unveiled at the TBA's headquarters building in Nashville. The inductees are among a distinguished group representing Tennessee bankers past and present who have excelled in the areas of banking, community service, and civic involvement.

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

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

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





PAT A. MCCLARY
*UBank
Jellico*

Jellico native Pat McClary began his storied banking career at Chattanooga's Ridgedale Bank/Hamilton National Bank in Chattanooga in 1954, after serving in Korea in the U.S. Army. After two decades, he went back to his hometown to take over as president of Union Bank. Under his leadership, the institution—which would later become UBank—experienced significant growth. McClary retired in 1994, but continued to serve as chairman of the board until 2020. Through the years, he has served many civic and community service organizations, including the Kiwanis Club, Jellico Community Hospital Chairman of the Board, Dayspring Health Board, and the Gem City Development Corporation.



JOHN T. "JACK" REYNOLDS
*Peoples Bank of the South
LaFollette*

John T. "Jack" Reynolds proudly continued the family tradition of serving the people LaFollette and surrounding area at the Peoples Bank of the South. After leaving the U.S. Army in 1953, Reynolds joined the bank, which his father helped establish in 1917. He was elected assistant cashier in 1958, executive vice president in 1959, and then president in 1963. Reynolds retired as CEO in 2014 and continued to serve as chairman of the board. A pillar of the community, he proudly served numerous leadership positions, including president and treasurer with the Campbell County Shrine Club, and had the Campbell County High School football field named in his honor.



Use your “Super Power” during Tennessee Financial Literacy Week

Make plans now to participate in the fourth annual Tennessee Financial Literacy Week, April 4-8, 2022.



MICHAEL J. SAPORITO, II
Chairman,
TBA Young Bankers
Division
Senior Vice President,
Mountain
Commerce Bank,
Knoxville

When it comes to helping our community and neighbors, bankers have a “super power” at our disposal—our knowledge of financial literacy.

And today, our skills are needed more than ever. Various industry research finds that two in three families lack any type of emergency savings; 78% of adults live paycheck to paycheck; and 3 in 5 adults do not maintain a monthly budget. As we emerge from the COVID-19 pandemic, it's more crucial than ever that we use our “super power” to help. Just as Uncle Ben told his nephew Peter Parker—better known as Spider-Man—“with great power comes great responsibility.”

That's why I'm calling on you and your bank to take part in TBA's *Tennessee Financial Literacy Week*, which will be held April 4-8, 2022. We encourage every bank across the state to hold a financial literacy event for their community. The Association will promote our good work through the press and social media using #TNFinLit, and engage elected officials.

What kinds of financial literacy events qualify?

Tennessee Financial Literacy Week events are not limited to any age group or setting; we just ask that the presentation or event is focused on financial literacy. Topics include: how school-aged children can save or use credit wisely; how seniors can safeguard funds or avoid scams; a Rotary Club presentation on banking; or a promotional event in-bank with customers to highlight a certain product or service.

How will I know what to talk about at a presentation?

At TNBankers.org/finlitweek, there are several tool-kit presentations, worksheets, promotional flyers, and resources that bankers can access



regardless of the audience or the presentation. If you don't see something that fits your activity, please reach out to the TBA, and they'll help develop or find a resource that works with your event.

Do I need to register my bank's participation?

Yes, TBA asks that every member bank register their plans by submitting a simple registration form at TNBankers.org/finlitweek. This can be done before or after the event. This way we can quantify the impact to promote the collective good by Tennessee's banks, and know which counties and legislative districts have banks that are engaged in the week.

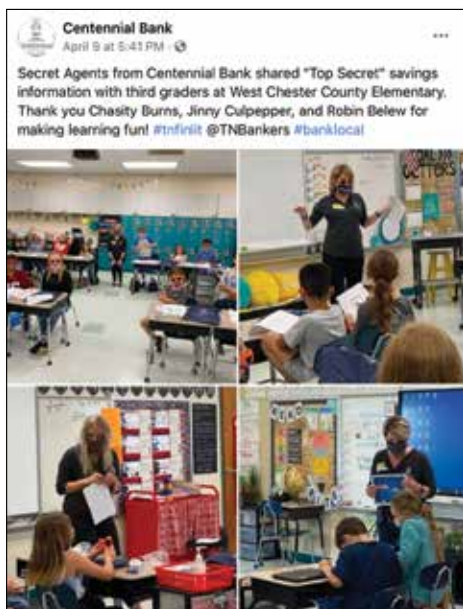
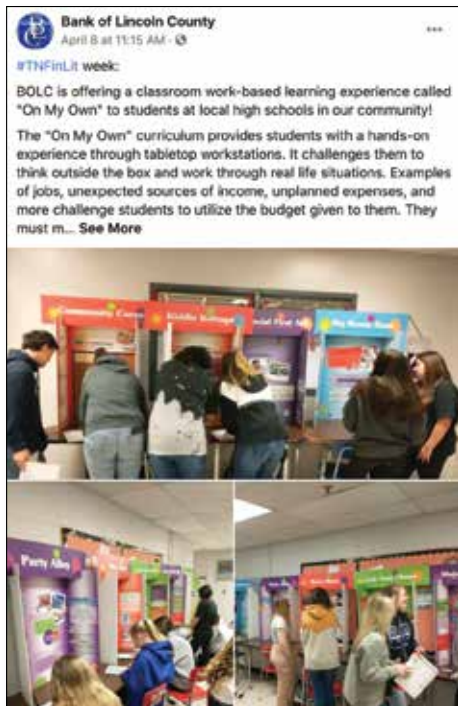
How do I promote my bank's activities?

Using the social media hashtag, #TNFinLit, banks across the state can promote their financial literacy efforts in the community during *Tennessee Financial Literacy Week*. The hashtag can also be used when banks promote financial literacy tips and tools for their customers and followers. If all banks use the same hashtag, the collective good and impact from all banks' efforts in Tennessee can be easily recognized.

REGISTER FOR FINANCIAL LITERACY WEEK

Visit TNBankers.org/finlitweek to learn more about *Tennessee Financial Literacy Week* and register your bank's activities. *Financial Literacy Week* is April 4-8, 2022. Use hashtag #TNFinLit when posting your efforts on social media.

The social media response showcasing banks' efforts in 2021 was outstanding. The following posts are samples of the financial literacy events that took place during the week. For more posts, visit TNBankers.org/finlitweek, or search #TNFinLit on Twitter, Facebook, and Instagram.



Now is the time to pass ECORA



ED ELMANN

Senior Vice President,
Agriculture and
Rural Banking Policy,
American Bankers
Association

ABOUT CREDIT CONFERENCE

Hear more from Ed Elfmann and other insightful speakers at TBA's Credit Conference, the premier educational and networking event for commercial loan officers, loan support personnel, and both senior and executive-level management. Join more than 600 peers as we'll help navigate through today's economic and regulatory environment to help prepare you for lending challenges that lay ahead. Register now and book your room at TNBankers.org/credit.

Constantly changing weather, swings in the commodity markets, rising input costs—agricultural bankers know all too well that agriculture is a tough business.

With looming supply chain issues, farmers and ranchers will likely have their margins squeezed even more as we head into the spring. For U.S. producers facing another year of instability, access to affordable credit is a lifeline.

Lawmakers from agricultural states ranging from Indiana to Pennsylvania, Mississippi, North Dakota and Nebraska know this and have already signed on to support a key piece legislation, the Enhancing Credit Opportunities in Rural America (ECORA) Act, that would lower credit costs for farmers and ranchers across the country. ECORA has been reintroduced by Rep. Ron Kind (D-WI) and Rep. Randy Feenstra (R-IA) in the United States House of Representatives and Sen. Jerry Moran (R-KS) in the Senate.

What is ECORA?

ECORA is a bipartisan piece of legislation that will lower the cost for farmers and ranchers to acquire credit in rural America. ECORA removes the taxation on income from farm real estate loans that are made by FDIC-backed financial institutions. By removing this taxation, the cost to make farm and ranch real estate loans will be reduced, and the savings will be passed on to farmer and rancher customers.

It is estimated that ECORA could reduce the average interest rate on a farm and ranch real estate loan by 21%. This legislation offers a straight forward solution to help farmers and ranchers during this time of lower farm incomes without creating new government payments or programs.

What can bankers do to help promote ECORA?

We encourage bankers to contact their members of Congress to promote the benefits of ECORA. ECORA is a farmer- and rancher-friendly bill that helps them the most. This legislation will be especially helpful for beginning farmers and ranchers looking to acquire farmland. Bankers can also talk to their farmer and rancher customers about supporting ECORA. It's helpful for members of Congress to hear from them directly. Lastly, bankers should contact local, state, and federal agricultural groups. Many have policies that promote lower cost loans—but they need to hear about ECORA at all levels. It's going to take all hands on deck to push ECORA forward.

For help on crafting a message to your members of congress please visit secureamericanopportunity.com

What are the next steps?

Support for ECORA continues to grow in Congress and we need to keep that momentum going. In the coming months, we are hopeful that there be Congressional hearings on ECORA and its importance to rural America. It cannot be denied that ECORA will help farmers and ranchers, especially when their margins start to narrow due to rising input costs. We are also working in the states to encourage ECORA as a state-level piece of legislation like we saw recently in Kansas.

Lawmakers in both the House and the Senate should champion ECORA to help farmers and ranchers and the agricultural sector. It's a simple piece of legislation that broadens existing tax advantages so that all lenders working with rural and agricultural borrowers can make sure their customers have access to the best rates possible. Together, we can help farmers and ranchers work through tightening margins and supply chain issues. 🇺🇸

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COMMUNITY BANKING CONFERENCE RECAP

Presented by the Independent Division of the TBA
October 27 & 28, 2021 • The Westin, Nashville



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TBA Independent Division Elects Jay England as Chairman

Jay England, president and CEO of **Decatur County Bank** in Decaturville was announced as the newly elected chairman of the Independent Bankers Division of the Tennessee Bankers Association. As chairman of the Independent Bankers Division, England also will sit as an ex-officio member of the Tennessee Bankers Association board of directors for the duration of his term. The announcement took place at the TBA's *Community Banking Conference* on October 28, 2021.

England succeeds Terry Eastwood in the division's top position. As a past chairman, Eastwood, executive vice president of First Farmers and Commercial Bank in Pikeville, will continue to sit on the division's board of directors for three years.



ENGLAND



Outgoing Independent Bankers Division Chairman Terry Eastwood (left) receives an engraved clock from past chairman Philip Calahan for his service.

2021-2022 INDEPENDENT BANKERS DIVISION OFFICERS AND DIRECTORS

Delegates to the Independent Bankers Division convention elected the following Tennessee bankers to serve as officers for 2021-2022:

- **Chairman:** Jay England, president and CEO, Decatur County Bank, Decaturville
- **Chairman-elect:** Jim Robinson, president and CEO, Heritage Bank & Trust, Columbia
- **First Vice Chairman:** Adam Robertson, president, Commercial Bank, Harrogate
- **Second Vice Chairman:** David Prince, CEO, INSOUTH Bank, Brownsville

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

New directors elected to the board during this convention were:

- **East Tennessee Director:** Mike Rouse, chief credit officer, Millennium Bank, Chattanooga
- **Middle Tennessee Director:** Bryant Johnson, president and CEO, Union Bank, Jamestown
- **West Tennessee Director:** Andrea Browning, president and CEO, Centennial Bank, Trezevant

Other directors on the board are:

- **Jason Holliman**, president, Citizens National Bank, Sevierville

- **Pieter van Vuuren**, president and CEO, The First National Bank of Middle Tennessee, McMinnville
- **Greg Carihfield**, President and CEO, The Lauderdale County Bank, Halls
- **Mark Kline**, president and CEO, The First National Bank of Oneida, Oneida
- **Todd Austin**, Tennessee Market President, First National Bank, Hartsville
- **Andy Collins**, division president, chief credit officer, Security Bank and Trust Company, Paris

Past Chairmen - Ex-Officio Directors are:

- **Matt Daniels**, president and CEO, Apex Bank, Camden
- **Philip Calahan**, president and CEO, Peoples Bank & Trust Company, Manchester
- **Terry Eastwood**, executive vice president, First Farmers and Commercial Bank, Pikeville

Completing their director terms were **Doug DeBusk** (executive vice president, Andrew Johnson Bank, Greenville), **Johnny Law** (president and CEO, Citizens Bank, Carthage), and **Jeremy Washburn** (chief credit officer, Community Bank, Lexington). The Tennessee Bankers Association thanks them for their volunteer leadership.

The Independent Bankers Division of the Tennessee Bankers Association was organized in 1973 to represent the interests of Tennessee's community banks in areas such as legislation and education. 🇺🇸



Independent board? Names?



BANK DIRECTORS RETREAT RECAP



In Conjunction with TDFI
October 28 & 29, 2021 • The Westin, Nashville



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PIPER | SANDLER



The top scams affecting senior citizens right now and what community banks can do to help



AIMEE LEEPER
Director of Marketing
CRA Partners/
Senior Housing
Crime Prevention
Foundation

MORE FROM CRA PARTNERS

Endorsed TBA partner CRA Partners provides Senior Sentry training to nursing, veterans and, HUD senior homes that educates the elderly on how to avoid financial fraud and scams. They offer a variety of CRA compliance programs established to create safe and secure living environments for the elderly with help from local banks. Learn how partnering with them can satisfy your bank's CRA requirements. Visit shcpfoundation.org or call 877-232-0859.

Older adults are targets for financial exploitation because they tend to possess more wealth than others—accumulated over their lifetime through hard work and saving. A decline in mental faculties for some seniors also makes them more vulnerable, especially residents of nursing facilities targeted by predators who take advantage of victims' memory loss.

Seniors are often targeted through the internet, mail, phone, in-home visits, and free offers specifically tailored to large groups of seniors. Though they are always changing, we'll discuss the most common elder scams happening now, and one way banks can help combat this problem.

Medicare & health insurance scams

Perpetrators may pose as a Medicare representative to get personal information, or provide bogus services at makeshift mobile clinics, then use the information to bill Medicare and pocket the money. Some even make false offers for free medical supplies or check-ups that require the victim to provide their Medicare information and credit card number for supposed "shipping and handling" fees.

Consumers also report phony "free" back, neck or knee brace offers. Scammers claim to be a Medicare or medical supply representative or health insurance company. If interest is shown, they will ask for sensitive information such as Medicare Numbers or Social Security Numbers.

Another of the latest Medicare scams to pop up is where scammers are emailing, calling, and even knocking on doors, claiming to

be from Medicare and offering all sorts of pandemic-related services if you "verify" your Medicare ID number. Among the offers is to send new cards they claim contain microchips. Some posers have been asking for payment to move beneficiaries up in line for the COVID-19 vaccine.

COVID-19 scams

Speaking of COVID-19, many who have already received their vaccine posted selfies on social media showing off their vaccination card. Scammers immediately pounced. Often appearing in the pics was the information on the card showing name, birth date and information about where the shot was received. That gives scammers valuable data for identity theft.

Another COVID-19 related scam centers around a FEMA program that will pay up to \$9,000 for funeral expenses if you lost a loved one to the disease. While this is a legitimate program, and you can reach out to FEMA to apply for these benefits, unfortunately, FEMA reports that scammers are contacting people and pretending to offer to register them for assistance.

Zoom phishing emails

How this con works is that you receive an email, text, or social media message with the Zoom logo, telling you to click on a link because your account is suspended, or you missed a meeting. Clicking exposes you to the risk of an upload of malware, where personal information could become available for identity theft.

Educate your senior customers on the various scams such as telemarketing scams so they can help protect themselves from financial theft.

PHOTO: SHUTTERSTOCK


Telemarketing/phone scams

Seniors were raised in an era that valued politeness and good manners, but this makes them more vulnerable to fraud. Often, they are less likely to hang up the phone or simply say “no” to criminals pretending to be telemarketers or representatives of a company. Some telemarketing scams include:

1. The pigeon drop—The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a “good faith” payment by withdrawing funds from his/her bank account.
2. The fake accident ploy—The con artist gets the victim to wire or send money on the pretext that the person’s child or another relative is in the hospital and needs the money.
3. Charity scams—Money is solicited for fake charities.

Internet fraud

If you’ve ever seen a pop-up window telling you that your computer has a virus, then you’ve come close to this type of fraud. Pop-up browser windows simulating virus-scanning software fools victims into downloading a fake anti-virus program, or an actual virus that opens personal information to scammers. Scammers are also sending fake text messages alleging there is big trouble with your internet account, a credit card, bank account, or shopping order on Amazon or other popular retailers. They want you to click on links and provide personal info.

Similar issues are popping up via ads on social media. Phony retail sites are using photos lifted from real online stores to make their fake store look legitimate. They run ads where you click and wind up on their fake site, where you place an order with your payment info and never receive the goods, or you get a cheaper knock-off version, often shipped direct from overseas. 



Get the most out of TBA, FPSI in 2022

From continuing education to monitoring state and federal legislative agendas, the Tennessee Bankers Association and Financial Products and Services, Inc, are here for you. With the New Year upon us, The Tennessee Banker asked TBA and FPSI staff, how do you recommend members engage with the Association in 2022?



SHEENA FRECH
Director of Education

Connect with peers at TBA events. From conferences to Southeastern schools, we know that peer-to-peer learning and relationship building is key to our members' success. Connectivity and camaraderie among Tennessee bankers are what makes our industry and Association so strong. Make plans to join an event that you haven't participated in and recruit others from your bank to get involved. From seven peer-learning Forum options, advocating together in Washington, D.C., and networking at a Young Bankers Division event, there is ample opportunity to make a new connection.



COLIN BARRETT
President

Learn how technology can enhance your bank in our FinTech Sessions. The TBA hosts an opportunity for you to connect with leading fintech providers, who can improve everything from internal efficiencies to customer interactions. Each monthly session, which is driven by input from the TBA Independent Division and Dave Hunkele of Kreativelabs, lasts 45 minutes and provides an overview of two fintech companies. For more information on how to join, contact me at cbarrett@TNBankers.org.



KAREN TOKARZ
Insurance Consultant
Financial Products and Services, Inc

Think of FPSI when customers need insurance help. FPSI is best known for providing best-in-class insurance service to Tennessee banks in the area of bond, D&O, group health, cyber and more. But we also have been actively consulting with TBA associate members and finding ways to uncover local governments savings on group health. When you're having us in to consult with your bank, think of us when it comes to your customers and communities as well. If you have any questions, contact me at ktokarz@financialpsi.com.



BRYCEN KELLEY
Training Center Coordinator

Book a team-building event at the TBA Barrett Training center. It offers its members and associates an excellent place to enjoy quality and engaging time away for the regular day-to-day work environment. From the retreat-like atmosphere of the Veranda to enough open indoor or outdoor space to play competitive "backyard party games," your team-building experience is sure to be memorable. 🇺🇸



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What to expect from TBA's Banking School

Banker's professional development is more important now than ever, which is why the TBA's Southeastern Schools Trustees are set on delivering the highest standard of education. The faculty of The Schools is composed of experienced bankers as well as instructors from academic institutions. This legacy, combined with an exceptional curriculum, invaluable networking opportunities, and central location, makes The Schools, including *The Southeastern School of Banking* (TSSB), an ideal education partner for bankers today. *The Tennessee Banker* spoke with three respected faculty members about what students can expect from enrolling in TSSB.



T. BRIAN BENNETT
Registered Principal,
Managing Partner,
Liberty Capital Group
Institutional Investment
Portfolio Management,
Brokerage & Advisory
Services

What is the biggest benefit from attending The Southeastern School of Banking?

I think one of the biggest benefits of the Southeastern School of Banking program is that it is a unique growth opportunity and challenging educational experience for rising stars in community banking, providing attendees with information that gives them a more thorough understanding of most key functions of banking.

What is the biggest take away students leave with from your session?

Investments can be one of the more challenging courses for Banking School students, especially given that very few students have experience in this area and given the complexity of the information we cover in this course. I believe the biggest takeaway from my class is that students learn how critical it is to manage a bank's investment securities portfolio in the context of the overall balance sheet.

TSSB CLASS:
INVESTMENTS



STEVEN A. GOODMAN
Owner and Founder,
TrainWorks

**TSSB CLASSES: SALES
OF FINANCIAL SERVICES,
ETHICS IN FINANCIAL
SERVICES**

What is the biggest benefit from attending The Southeastern School of Banking?

Students learn the ins-and-outs of industry. It's not just the loan rates—there are multiple factors that impact how to run a successful bank. Students are given several opportunities to have extended time working with peers from across the state, from banks big and small. And those encounters allow them to bounce ideas off each other and explore the best ways to address regulatory and technology challenges they all share, regardless of bank size.

What is the biggest take away students leave with from your session?

Students learn the importance of sales and ethics. On the sales side, competitors—both traditional and disruptors—are affecting Tennessee banks. That's why it's imperative they learn the importance of building and nurturing relationships and anticipating customer needs rather than just meeting their needs. And ethics is a backbone in any business. We explore how small ethical lapses become large ones, when ethical lapses are most likely to occur, and how to avoid them, and more.



JIMMY SAWYERS
Chairman and co-founder,
Sawyers & Jacobs LLC

**TSSB CLASS:
TECHNOLOGY,
PAYMENTS, FRAUD,
& CYBERSECURITY**

What is the biggest benefit from attending The Southeastern School of Banking?

Students graduate with a deeper understanding of banking on an enterprise level, and they are able to network with their peers and make lifelong, mutually beneficial connections.

What is the biggest take away students leave with from your session?

In a rapidly changing banking environment where digital transformation is critical to long-term bank survival, and where cybersecurity preparedness is a key business issue, bankers must be prepared to leverage these lessons to a strategic and competitive advantage. By learning more about technology trends, payments, and cybersecurity, my students return to their banks with the knowledge required to balance the risk-reward proposition that is the very foundation of banking, and they are prepared to lead their banks with world-class digital services, advanced payment options, and a sound approach to cybersecurity. 🇺🇸

MORE ABOUT TSSB

Invest in your future by enrolling today. The Southeastern School of Banking takes place July 12-22, 2022, at Belmont University. To register, visit TNBankers.org/the-southeastern-schools or contact Monique White at mwhite@TNBankers.org.



Q&A with John Naughton



*Executive Vice President & Executive Director,
The Graduate School of Banking at Louisiana State University*

John Naughton serves as the EVP & executive director of the *Graduate School of Banking at Louisiana State University*. Prior to joining GSB at LSU in 2020, he spent more than 25 years in the banking industry. He also embraced the importance of conditioning education as he held a variety of positions at the Alabama Banking School. Naughton served with U.S. Navy and graduated from the University of South Alabama. He and his wife, Monica, have four children that span a generation: Lexi (25), John Brannon (21), McCrary ("Mac", 8), and Maggie (3).

MORE ABOUT GSB AT LSU

Enrollment is open for the 2022 Session of GSBLSU – May 23rd-June 3rd. For more information, or to apply, please visit www.gsblsu.org or call 225 766-8565.

What drew you to join the Graduate School of Banking at LSU?

My mother was a teacher for 37 years. As a matter of fact, she was my second-grade teacher at a small Catholic school in Mobile. (Believe me when I tell you that was an interesting year.) Without realizing until I was older, I saw how much she impacted the lives of so many people... how she truly made a difference in their lives.

It's not so much different than the banking industry. As bankers, especially as community bankers, we touch and change the lives of our customers in so many positive ways. A friend of mine recently stated it perfectly: "Community Banking allows a person to do well while doing good." For 20-plus years, the industry I love gave me so much—the ability to provide for my family as well as the ability to help many others. But, for me, the decision to leave my career as a banker to make a positive mark on other bankers was not necessarily a difficult one. I absolutely miss the day-to-day with my customers, but joining GSBLSU has afforded me the opportunity to join two passions—my love for education and my love for the banking industry.

What do you think are the most critical issues facing community banks?

I think the very most critical issue continues to be regulation, followed closely by consolidation—and, in many cases, those two issues are connected.

Increased government regulation continues to create an incredible financial burden on our community banks and the smaller the bank, the larger the burden.

When I entered the banking industry in 2000, there were roughly 8,500 banks in the U.S. Ten years prior, there were nearly 12,500 banks. Today, there are about a third of that number. Not only does this impact those banks and their employees, but it also impacts the people and communities that our banks serve. Take PPP, for instance. When our government rang the bell, it was the banks and bankers who answered the call the quickest and without pause. I have friends who worked nights, weekends, holidays, birthdays to take care of their customers in their most critical times of need. And we need to keep in mind that these bankers are people, too... with family and friends who were equally affected by the pandemic.


What do you see as GSBSU's role in addressing these issues?

I truly believe that if you're not learning, you're dying... or at least running in place. At GSBSU, we constantly and continually review our curriculum to make sure that our banker-students are receiving not only a quality education, but also a relevant education. Dr. Mike Highfield, our VP for Curriculum, does an excellent job in identifying some of the finest instructors from across the U.S. to teach meaningful subjects that are relevant to our students' daily work back at their banks. If community banking is going to thrive over the next 30 years, we must continuously educate our bankers to be able to answer their calls when the bell is rung at their banks.

As you enter your third year as Executive Director at GSBSU, what are you most looking forward to?

Without a doubt, the faces. We had to suspend our 2020 session due to the onset of the pandemic. LSU and the State of Louisiana weren't quite there in 2021, so we were forced

to hold a hybrid session. Our table is set for 2022 to be in-person and back on the beautiful campus of Louisiana State University. As we have learned over the past 21 months-or-so, obviously, anything can happen. But as I sit here today, we have every confidence that we'll host nearly 600 students in Baton Rouge come May 23, 2022.

I also look forward to the future of the school. While the pandemic-created obstacles, we've learned so much about what is possible for our future. And the future is truly bright at GSB at LSU... so please stay tuned. 

Today's bank **leaders**
teaching tomorrow's
bank **innovators.**



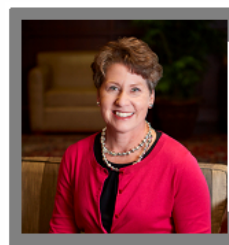
GRADUATE SCHOOL OF BANKING
AT LOUISIANA STATE UNIVERSITY

2022 SESSION
MAY 23-JUNE 3

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“Why Graduate School of Banking at LSU?”

Graduate School of Banking at LSU is a unique program that offers exposure to multiple areas of banking. The program gave me hands-on experience and a deeper understanding of banking. The class lectures, case studies, and bank simulation taught me skills for practical use in the workplace. It's an investment in yourself. Sure, it's a commitment and takes effort and dedication, but the reward is great. The completion of the Graduate School of Banking at LSU gave me new opportunities at work and impacted my future in ways that are more than the diploma. For me, GSB at LSU gave me so many benefits.”



Detra Clevon

*Executive Vice President
Bank of Tennessee
Class of 2019*

Community Banking Conference highlights PPP research



CARL WHITE

Senior Vice President
Supervision,
Credit and Learning
Division,
Federal Reserve Bank
of St. Louis

Given that Tennessee banks were active participants in the Paycheck Protection Program (PPP), making 158,023 loans which totaled more than \$14 billion, I would like to highlight research on the topic at this year's Community Banking in the 21st Century Research and Policy Conference. The PPP was the focus of several papers at this year's conference, and their findings were very much in line with the conference's overall theme of industry resilience and innovation. The annual conference—sponsored by the Federal Reserve, the Conference of State Bank Supervisors (CSBS) and the Federal Deposit Insurance Corporation and hosted by the St. Louis Fed—spotlighted emerging research on issues important to the community banking industry and features keynotes by leading community bankers and regulators.

More than 250 bankers, economists and regulators participated in the virtual conference, and another 1,800 livestreamed the event that featured eight papers and several keynote addresses, as well as highlights from the 2021 *CSBS National Survey of Community Banks* and a presentation from the college students who won this year's *CSBS Case Study Competition*.

Spotlight on the PPP

Three of the conference's eight papers examined the impact of the Small Business Administration's PPP, each from different angles. In "Government Loan Guarantees in a Crisis: Bank Protections from Firm Safety Nets," Kansas City Fed economists Padma Sharma and W. Blake Marsh studied what factors influenced whether and how much banks participated in the program and also looked at how the PPP affected banks' balance sheets and profitability. They found


that business loans grew substantially at many banks that participated, potentially offsetting a larger contraction in lending that would have heightened economic damage to communities. Although they found that the program was not particularly profitable for banks, it did provide much-needed income while profits were being squeezed by low interest rates on loans.

The second paper, "The Effect of the PPPLF on PPP Lending by Commercial Banks," takes a deep dive into the Paycheck Protection Program Liquidity Facility (PPPLF), a Federal Reserve program that advanced funds to banks to make PPP loans, and examines its effect on PPP lending. Authors Sriya Anbil, Mark Carlson and Mary-Frances Styczynski, all of the Board of Governors of the Federal Reserve System, found that use of the PPPLF was associated with a statistically significant boost in PPP lending, especially for small community banks. The authors also posited that the PPPLF's existence gave larger banks the confidence to extend PPP loans, knowing that there was a funding backstop.

In "Small Bank Financing and Funding Hesitancy in a Crisis: Evidence from the Paycheck Protection Program," authors Tetyana Balyuk (Emory University), Nagpuranand Prabhala (Johns Hopkins University) and Manju Puri (Duke University) looked at the distribution of PPP loans to businesses of varying sizes. Large borrowers received PPP loans earlier than small firms, supporting anecdotal reports that small firms found it more difficult to obtain loans in the program's early rounds. They also found evidence that large and small banks preferred to lend to larger companies, unless a small bank had a preexisting relationship with a borrower. This result is consistent with other studies, as well

as what we observe in the field: the interdependent relationship between small banks and small businesses.

Timely Takes

The in-depth examination of the PPP (and PPPLF) through these three papers was timely and informative. The researchers' analysis confirmed much of what we heard anecdotally throughout 2020 and 2021 when the programs were launched: Community banks were active PPP and PPPLF participants, and the loans they made to small and large firms offset declines in other lending and the accompanying interest income at a time of very tight profit margins. Other papers about the importance of the community banking model, bank regulation and the unintended consequences of banking policy were also informative. We invite you to take a look at them—on video or paper—and the other conference presentations on our conference website, communitybanking.org. 



The Conference of State Bank Supervisors named University of Tennessee at Martin students as winners of the 2021 Community Bank Case Study Competition in July. The winning University of Tennessee at Martin team members are Benjamin Beard, Seth Bishop, Refugio Palacios, Savannah Pham and McKenzie Reagor. John Clark served as the faculty advisor and TriStar Bank, based in Dickson, Tenn., was the team's community bank partner. This year's case studies examined how local community banks navigated the COVID-19 pandemic, PPP Loans, and what they are doing to encourage greater diversity and inclusion.



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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.

BANK EQUIPMENT/SUPPLIES

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Antioch, TN 37013-2413
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Toll-free: 800-851-0189
Fax: 615-834-5006
www.azorinc.com
Contact Name: Caleb Norwood - cnorwood@azorinc.com

A-Z understands that local business is the lifeblood of our communities. That we thrive and grow together as a community with other local businesses. Without local support, relationships, and connections we will never have the impact on the community that we desire. At A-Z we are dedicated to providing our customers with the essential supplies they need every day to be successful. Office supplies and furniture, toiletries, breakroom items, etc. No fees, contracts, or yearly dues associated with your account. Only pay for the items you order. No minimum order quantities on items or dollar amount. You are free to order as much or as little as you need. Personalized and customized pricing and service. Free next day delivery or shipping if outside of our delivery area. Orders placed before 4 p.m. will be delivered in company owned trucks, by a driver dedicated to your route, next day at no extra charge. Orders will be shipped next day for any outside of our delivery area.

LENDING

Atlas Platform by StreetShares

1900 Campus Commons Dr Ste 200
Reston, VA 20191- 1566
Phone: 571-325-2963
www.streetsharesplatform.com
Contact Name: Sanjay Bhaskar - sanjay@streetshares.com

StreetShares Digital Business Banking Platform rapidly enables community banks with a complete business product solutions from sales to closing. Atlas levels the playing field for any community bank that desires to compete with the largest banks and financial technology firms. 

WE LOVE OUR SPONSORS AND ADVERTISERS!

Thanks to the sponsor and advertising support of our associate members, TBA maintains high-quality programming while controlling costs for attending TBA events. To sponsor a 2022 event, please contact Penny Powlas at ppowlas@TNBankers.org or visit www.TNBankers.org/news/advertising-sponsorships.

TOP 10 ASSOCIATE MEMBER SPONSORS AND ADVERTISERS IN 2021

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10. Mauldin & Jenkins, LLC
10. Olsen Palmer

Fifth Anniversary

B2GO SALE

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Visit www.banktalenthq.com/specialoffer to learn more.

Promotion expires on March 31, 2022.





People on the Move

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

PROMOTIONS

Built Technologies, Nashville, has named **Bob Van Nortwick** as its first president.



VAN NORWICK

Community Bank of Mississippi has named **DJ Grimes** as vice president of the **Memphis** office.



GRIMES



MAYFIELD



WOLFE



WAGGONER



SPEARS



O'MEARA



HICKS



SKINNER



STANLEY



SMITH



BAILEY



MORICE



GRIFFIN

Evolve Bank & Trust, Memphis has welcomed **Amanda Mayfield** as a customer success regulatory analyst, **Phillip Wolfe** as a card services analyst and **Christy Waggoner** as card services manager, all in the open banking division; **Cyntressia Spears** as a financial services specialist in the customer care center; **Daniel O'Meara** as a business development officer in the SBA lending division; **Michelle Hicks** as a wire desk and branch support specialist, **Morgan Skinner** as deposit operations analyst, and **Camille Stanley** as cash services analyst in bank operations; **Angela Smith** as senior mortgage accountant and **Alex Bailey** as a staff accountant in the finance and accounting department; **Mike Morice** as a financial crimes analyst in the compliance department; and **Ragan Griffin** as a personal banker at the Shady Grove banking center.

Clarksville's F & M Bank has promoted **Brad Edwards** to the **Nashville** city executive/senior vice president.



EDWARDS



LONG



SULLIVAN



HUNSUCKER



SCHWARTZ



BRATTON



GOODALL



BUCHANAN



GARDNER

Fifth Third Bank, Nashville, has promoted **Jon Long** to senior vice president, music industry practice commercial middle market team lead and **Ryan Sullivan** to music industry practice, commercial relationship manager. The bank has named **Tyler Hunsucker** as vice president, commercial middle market relationship manager; **Garr Schwartz** as vice president, wealth management advisor; **Emily Bratton** as vice president, senior private banker; **Maxwell Goodall** as assistant vice president, treasury management officer; **Justin Buchanan** and **Stacey Gardner** as mortgage loan officers.

FirstBank and its parent company, **FB Financial Corporation, Nashville**, has named **Aimee Hamilton** as chief risk officer. Prior to joining FirstBank, Hamilton served as the chief risk officer and executive vice president at Cadence Bank, N.A. in Houston, Texas.



HAMILTON

First Citizens National Bank, Dyersburg, has promoted **Chris Hamm** to community bank president at the **Ripley** financial center.



HAMM



HICKMAN



FREEMAN

First Community Bank of Tennessee, Shelbyville, has added **Hampton "Hamp" Hickman** and **Wesley Freeman** as lending officers.

T. Randy Stevens, former chairman and CEO of **First Farmers and Merchants Bank, Columbia**, retired January 1, but will continue to serve as chairman and CEO of the parent company, First Farmers and Merchants Corporation. **Brian K. Williams**, the bank's president, will succeed Stevens as chairman and CEO.

First Horizon Bank, Memphis, has named **Hope Dmuchowski** as chief financial officer and senior executive vice president, succeeding interim CFO Anthony Restel.



DMUCHOWSKI

Foundation Bank (branch of McKenzie Banking Company), McKenzie, has named **Jordan Spraggins** as vice president for business development and manager of the **Alamo** branches.



SPRAGGINS

Heritage Bank & Trust, Columbia, has named **Kayla Massey** as a client banker at the **Mount Pleasant** location.



MASSEY

Little Mendelson P.C., Nashville, has named **Bradley Strawn** as regional office managing shareholder.



STRAWN

Nelson Mullins Riley & Scarborough LLP, Nashville, has named **Wes Scott** as partner.



SCOTT

Pendleton Square Trust Company, LLC, Nashville, has welcomed **Abigail Floyd** as a trust associate.



FLOYD



BENDURE



HUGHES



WEAVER



BAUMGARDNER

Pinnacle Financial Partners, Memphis, has named **Scott Bendure** as financial advisor and area manager, as well as financial advisors **Travis Hughes** and **Kim Weaver** and financial advisor assistant **Chris Baumgardner**.



WARRIER



DILAVORE



PALMERSHEIM

PNC Financial Services Group Inc., Franklin, has named **Maggie Warrier** as director in the firm's Corporate Advisory Center, and **LeeAnne DiLavore** as an executive assistant to regional president for Tennessee. The firm has named **Tasha Palmersheim** as a healthcare business banker.

PNC Bank, N.A., Hendersonville, has welcomed **Kaytlin Stroinski** as the solution center manager.



STROINSKI

Regions Bank, Memphis, has named **Rudy Walker** as the consumer banking executive for the Mid-South.



WALKER



MEURRIER



GRAVES



STONE

SmartBank, a subsidiary of SmartFinancial Inc., Knoxville, has named three banking veterans: **Rachael Meurrier** as senior vice president and Williamson County market executive; **Tony Graves** as senior vice president; and **Kent Stone** as regional mortgage production manager. All are based in the **Nashville** area.



THOMAS



HOLLINGSWORTH



RICHARDS

Southern Heritage Bank, Cleveland, has promoted **Jennifer Thomas** to vice president and regional operations manager; **Tevvy Hollingsworth** to BSA officer and fraud manager; and has named **Jenny Richards** as vice president and commercial loan officer.



CALLOWAY



BRANNON

Tennessee State Bank, Pigeon Forge, has welcomed **Montay Calloway** and **Joel Brannon** as community banking officers.



People on the Move *continued*

The Trust Company of Tennessee has welcomed **Tracy Sherman** as a client serve associate at the Chattanooga office.



SHERMAN



HIGGINS



RICE



CARTER

The Trust Company of Tennessee, Knoxville, has named **Taryn Higgins** as a trust operations specialist; **Rebecca "Becky" Rice** was named as a retirement plan services operations specialist; and **Catherine Carter** as a client specialist.

Wilson Bank & Trust, Lebanon, has named **Kayla Hawkins** as successor to Executive Vice President and Chief Financial Officer **Lisa Pominski** upon Pominski's retirement in March of 2024.



HAWKINS

CELEBRATIONS



The Bank of Jackson, Jackson, celebrated 25 years as a community bank with a customer appreciation day and a Down Home Harvest Cookout at all their locations.

Dennis Bottorff, chairman of **Nashville's CapStar Financial Holdings'** board of directors, will retire as chairman in April 2022 after the shareholders' annual meeting. Bottorff has been chairman of CapStar since its founding in 2008.



BOTTORFF

Mike Cary, president and CEO of **Carroll Bank and Trust, Huntingdon**, was given the Carroll Coundation of the Year award by the Carroll County Chamber of Commerce.



CARY



David Verble, CEO of **Citizens National Bank, Sevierville**, was awarded Citizen of the Year by the Chamber of Commerce.

Angie Morris, controller and BSA officer at **Coffee County Bank, Manchester**, has celebrated 24 years' service.

Commercial Bank, Harrogate, former employee, **Ann Rogers**, has retired after serving nine years.



ROGERS



Shelia Grant, former vice president of **Commercial Bank, Harrogate**, has retired after serving 13 years. As a dedicated employee (even in inclement weather) Grant arrived by boat, but on her last day of work, she came dressed as a "biker babe."



Beverly Neighbors, LPL manager at **Commercial Bank & Trust Co., Paris**, has celebrated 26 years' service to the bank.

Wanda Chandler of **First Century Bank, Harrogate** office, has celebrated 25 years of service.

Timothy "Tim" E. Pettus, former vice chairman of **First Farmers and Merchants Corporation** and **First Farmers and Merchants Bank, Columbia**, has retired after serving First Farmers 19 years, with a banking career spanning 48 years. 




PETTUS

Bank Notes

Bank of America, N.A. in conjunction with **Memphis'** chapter of the National Association of Women Business Owners, hosted a virtual gathering to help commemorate National Women's Small Business Month. Karen Harrison, senior vice president at Bank of America was the national guest speaker; Victoria Ragland, senior vice president at **Pinnacle Financial Partners** serves as current president of the Memphis chapter of NAWB.

First National Bank of Middle Tennessee, McMinnville, has added another division to offer financial services to the sports, entertainment, and private client markets as well as a second **Nashville** branch, located at 33 Music Square West, unit 1108.

Gullett Sanford Robinson & Martin PLLC, Nashville, and MTR Family Law PLLC, Nashville, have combined their practices to become Family Law Practice Group of Gullett Sanford Robinson & Martin PLLC.

Pinnacle Financial Partners, Nashville, is expanding into Washington, D. C. and the surrounding regions of Virginia and Maryland with six team members led by Carolyne Pelton as regional president. The group will work out of temporary space in Washington's Tyson's Corner area before moving into a permanent location later this year. 



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.



Citizens National Bank, Sevierville, has given to the 2021 Santa Fund for 25 years, raising money for the Boys & Girls Club of the Smoky Mountains and senior citizens in the community.



Cumberland Trust and Investment Company, Nashville, sponsored an "After Breast Cancer" event that raised over \$93,000 to support breast cancer survivors.



In **Memphis, Evolve Bank & Trust and Butler Snow LLP,** were sponsors of the 2021 Art on Fire, an event that supports the many art and horticulture programs of the Dixon Gallery and Gardens.

FirstBank, Cookeville, cooked up gumbo on the lawn of the courthouse to help the Upper Cumberland Habitat for Humanity celebrate their 25th anniversary.



FirstBank, Murfreesboro branches participated in United Way's Tackling Hunger fundraiser by collecting over 8,463 single servings of non-refrigerated items.



First Century Bank, Tazewell, was a community sponsor for the fundraiser that supports The Mend House Sober Living Community.



First Community Bank of the Heartland Inc., Dresden branch collected items for duffel bags to donate to the Weakley County Department of Child Services.



First Community Bank of the Heartland Inc. took the FCB Youth Leadership of **Weakley County** group to visit and learn how to support quality of life in the community—**Martin** Fire and Police departments, **Dresden** Senior Center, **Weakley County** Veterans, Health Department, Prevention Coalition, **Carl Perkins Center** plus the Backpack Program, Meals on Wheels, and Santa's Helpers initiatives.

The First Horizon Foundation was recognized by the Association of Fundraising Professionals Great Smoky Mountain Chapter for contributions to the **Knoxville** community, particularly during COVID-19. **Greg Wilson**, **Maryville** market president, was also recognized for his fundraising efforts and service with the Blount Memorial Foundation.



Pictured are **Pam Fansler**, **First Horizon Bank, East Tennessee** market chairperson and **Greg Wilson**, **First Horizon Bank, Maryville**, market president, with **Aneisa Rolan**, (center) executive director of the Pellissippi State Community College Foundation, who nominated the FH Foundation for the award.



Nashville's First Horizon Bank associates participated in a Habitat for Humanity of Greater Nashville build for a family in Middle Tennessee.

First Peoples Bank of Tennessee, Jefferson City, and **Citizens National Bank, Sevierville**, were two of the community sponsors of the first annual Turkey Trot 5K in downtown Morristown to benefit Stepping Out Inc.



Teammates from **Ncontracts, Brentwood**, spent their Veterans Day holiday serving Nashville's homeless community at the Nashville Rescue Mission.

Planters Bank Inc., Clarksville and **Rossview** offices, participated in the bank's eighth Season of Giving in November-December and supported Big Brother Big Sister and FUEL agencies in Clarksville-Montgomery County area.

Community Building *continued*



Teammates of **Paragon Bank, Memphis**, participated in a day of service with Catholic Charities of West Tennessee by assembling 2,000 food bags and 2,000 hygiene bags for the homeless.



Over 30 no-sew fleece blankets made by **Paragon Bank, Memphis** associates during Employee Appreciation Week were delivered to the Le Bonheur Children's Hospital.



Pinnacle Financial Partners, Middle Tennessee associates discovered how to support their communities during the holidays: **Smyrna's South Lowry** team partnered with a local food bank for its Annual Thanksgiving Feast event, providing volunteers who checked families in and loaded meals into their waiting cars. The **Donelson** team shopped and donated gifts to the Davidson County Sheriff's Office Last Minute Toy Store. The **Murfreesboro South Church** team delivered 25 new books to Barnyard Kids & Babies to celebrate national Young Readers Day.



Regions Bank, Birmingham, Ala. as part of its strategic community partnership with Nashville's Thistle Farms and Urban Housing Solutions, and help from Reba McEntire, gave a grant for housing for two years to a single mom, survivor of addiction and abuse from **Nashville**. Lifetime television channel and its partners furnished Terrie Moore's new place and the story/video was revealed as part of a Gift of a Lifetime program, and Reba McEntire's *Christmas in Tune*, premiered in November but now can be seen on Lifetime's YouTube channel.



Reliant Bank employees supported families in their communities with Thanksgiving boxes as well as necessary household items. The **Gallatin's Nashville Pike** office adopted three families from the Gallatin Day Care Center. Branch offices in **Ashland City, Pleasant View, and Pegram** and **Springfield** partnered with local food banks to contribute side items for Thanksgiving meal boxes and baskets as well as **Clarksville Montgomery County** branches that also included gift cards for a turkey and additional perishable food items for several local families.



Tennessee State Bank, Pigeon Forge, has donated \$5,000 for the Boys & Girls Club of the Smoky Mountains. 🇺🇸

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

2112-4 SENIOR BUSINESS ADVISOR-FINANCIAL

Pathway Lending is seeking a Senior Business Advisor-Financial. Qualified candidates may send their resumes to Rita.Elders@pathwaylending.org.

2112-3 DIRECTOR OF WOMEN'S ENTREPRENEURIAL OPPORTUNITIES

Pathway Lending is seeking a Director of Women's Entrepreneurial Opportunities. Qualified candidates may send their resumes to Rita.Elders@pathwaylending.org.

2112-2 E-BANKING SPECIALIST

Security Bank and Trust Company is seeking an E-Banking Specialist. Interested candidates may send resumes to careers@securitybanktn.com.

2112-1 OPERATIONS SPECIALIST 1

Security Bank and Trust Company is seeking an Operations Specialist 1. Interested candidates may send resumes to careers@securitybanktn.com.

2111-6 INVESTMENT OPERATIONS ASSOCIATE

Diversified Trust is seeking an Investment Operations Associate. If this job seems like a good fit, please email your resume to HR@diversifiedtrust.com.

2111-5 DIRECTOR AFFORDABLE MULTI-FAMILY HOUSING PROGRAM

First Volunteer Bank is seeking a Credit Underwriter. Interested parties may visit www.firstvolunteer.com/careers to apply.

2111-4 CREDIT UNDERWRITER

First Volunteer Bank is seeking a Credit Underwriter. Interested parties may visit www.firstvolunteer.com/careers to apply.

2111-3 COLLECTOR

First Volunteer Bank is seeking a Collector. Interested parties may visit www.firstvolunteer.com/careers to apply.

2111-2 COMMERCIAL CREDIT OFFICER

First Volunteer Bank is seeking a Commercial Credit Officer. Interested parties may visit www.firstvolunteer.com/careers to apply.

2111-1 BSA SPECIALIST

First Freedom Bank is hiring a BSA Specialist. Qualified applicants should send their resumes to Maliea Oakley, Senior Vice President, Director of Human Resources, at mokley@firstfreedombank.com.

2010-17 SYSTEMS SUPPORT MANAGER

Reliant Bank currently seeking a Systems Support Manager in Franklin, TN. Qualified candidates may submit their resume via <https://secure.entertimeonline.com/ta/InpReliant.careers?ApplyToJob=318962753>.

2010-16 PORTFOLIO MANAGER

The Housing Fund is seeking a qualified Portfolio Manager. Please submit cover letter and resume to David Parrish at dparrish@thehousingfund.org.

2010-15 FINANCIAL SERVICES BANKER (FLOAT)

Reliant Bank is currently seeking a Financial Services Banker (Float) for their Maury/Hickman County branches. Qualified candidates may submit their resume via <https://secure.entertimeonline.com/ta/InpReliant.careers?ApplyToJob=318958530>.

2010-14 IT SERVICE DESK MANAGER

Reliant Bank is currently seeking an IT Service Desk Manager in Franklin, TN. Qualified candidates may submit their resume via <https://secure.entertimeonline.com/ta/InpReliant.careers?ApplyToJob=318956427>.

2010-13 RETAIL BANKING OPERATION MANAGER

Tri-State Bank of Memphis is seeking a qualified Retail Banking Operation Manager. Please provide resume in TXT formats to: pjones@tristatebank.com or aprice@tristatebank.com.


2010-12 ASSISTANT CONTROLLER

CapStar Bank is seeking a qualified Assistant Controller for their DT Gulch office in Nashville. Interested parties may send their resumes to Charles.walker@capstarbank.com.

2010-11 PERSONAL BANKER I, II, III

Legends Bank is seeking qualified a Personal Banker I, II, III. Interested parties may send their resumes to dadkins@legendsbank.com.

2010-10 PART-TIME PERSONAL BANKER

Legends Bank is seeking a qualified Part-time Personal Banker. Interested candidates may send their resumes to dadkins@legendsbank.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

**FEBRUARY
8 & 9**

ESSENTIALS OF COMMERCIAL LENDING

TBA Barrett Training Center, Nashville

Early Registration Deadline: January 25

TBA Member/Associate Member Early Registration - \$530

TBA Contact: Monique White, mwhite@TNBankers.org

This two-day workshop will focus on the basic concepts and techniques of commercial lending, including those that help identify the underlying business reasons for borrowing. You will develop the ability to use financial information to make credit decisions and to structure loans properly. Case studies will be used to illustrate issues.



**MARCH
2**

YOUNG BANKERS DIVISION DAY ON THE HILL

Tennessee State Capitol, Nashville

TBA Member/Associate Member Registration - \$40

TBA Contact: Caroline Latham, clatham@TNBankers.org

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



Whisker winners



From No-Shave November to hockey's famous "playoff beards," beard growing contests are always a hit. To kick off Old & Third National Bank's centennial observance, a number of bankers traded in the 5 o'clock shadow for a two-month-long beard growing competition. Pictured at the conclusion of the event were (seated from left) Sonny Frankum, Jesse Harris, bank president Richard Fowler and Jim Emmons. Standing, from left, were Harold Jenkins, Mark Graham, Jack Parker, Jim Prather, John Fowler, David Holt, Barry Buckley and Bedford Dunavant. 🇺🇸

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Professional Development Calendar

2022

● CEO Forums

January 19, 20, 21: Session 1
TBA Gilliam Board Room, Nashville

● Fundamentals of Compliance

January 25 & 26
TBA Barrett Training Center, Nashville

● 2021-2022 Senior Lenders and Chief Credit Officers Forums

January 25, 26, 27, 28: Session 2
TBA Gilliam Board Room, Nashville

● 2021-2022 Senior Compliance Officer Forums

February 1: Session 2
TBA Barrett Training Center, Nashville

● Legislative Reception

February 2
Renaissance Nashville Hotel, Nashville

● Credit Conference

February 3 & 4
Renaissance Hotel, Nashville

● Essentials of Commercial Lending

February 8 & 9
TBA Barrett Training Center, Nashville

● IT/Operations/Information Security Officer Forums

February 10 & 11: Session 1
TBA Barrett Training Center, Nashville

● CFO/Controller Forums

February 16 & 17: Session 1
TBA Gilliam Board Room, Nashville

● Branch Leadership Series

February 24: Session 1
TBA Barrett Training Center, Nashville

● Retail Banking Officer Forums

February 25: Session 1
TBA Barrett Training Center, Nashville

● Introduction to Banking

March TBD
TBA Barrett Training Center, Nashville

● Young Bankers Division Day on the Hill

March 2
Tennessee State Capitol, Nashville

● Human Resources Conference

March 10 & 11
TBA Barrett Training Center, Nashville

● The Southeastern School of Consumer LendingSM

March 21–24
TBA Barrett Training Center, Nashville

EDUCATION TRACKS

- Compliance
- Commercial Lending
- Retail Banking/Consumer Lending
- Operations/IT/Human Resources
- Management/Executive
- General Banking

NOTE: All programs and dates listed are subject to change. Visit www.TNBankers.org/events for the most current information about TBA events.





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