

THE TENNESSEE BANKER



McCall Wilson

2022-2023 TBA Chairman

The Bank of Fayette County

Piperton

SELF-FUNDED PROGRAM

GAIN CONTROL OF YOUR HEALTH CARE EXPENSES WHILE PROVIDING QUALITY BENEFITS TO YOUR EMPLOYEES.



Financial PSI's team will assist you and your team with your insurance needs by combining the cost savings of self-funding without the hassle of administering the program yourself.

Advantages include:

- Reduced insurance overhead costs
- Flexibility in plan design and administration
- Reduced state premium taxes
- Avoidance of certain state-mandated benefits
- Improved cash flow



For more information, call

Karen Tokarz

615-244-5100

ktokarz@financialpsi.com

211 Athens Way, Ste 100
Nashville, TN 37228-1383
1-800-456-5191
FinancialPSI.com

A wholly owned subsidiary
of the Tennessee Bankers Association



External Audit | FDICIA Compliance | Internal Audit Outsourcing | SOX 404 Compliance
Compliance Testing (A-Z) | Bank Secrecy Act | Loan Review | Fair Lending | Cybersecurity
Risk Assessments | Tax | Valuation | Due Diligence in Affiliations

Sometimes you really need a specialist

In certain situations, a generalist may be adequate. But when it really matters, you're better off with the experience of a specialist—like when it comes to your bank's audit and regulatory compliance.

Find out what PYA clients already know—that “close enough” doesn't cut it; that banking audit and compliance specialists are not commodities; and that relationships matter.

Let our banking specialists show you what we mean by “CPA the PYA Way.”



800.270.9629 | pyapc.com

ATLANTA | HELENA | KANSAS CITY | KNOXVILLE | NASHVILLE | TAMPA





IN THIS ISSUE

July/August 2022 | Volume 110 | Number 4

12 ON THE HILL

Amy Heaslet summarizes the 2022 TBA Washington Conference trip

12



18



18 ANNUAL MEETING

Full recap of the 132nd Annual Meeting in Colorado Springs, Colo.

34 MEMBER FEATURE

McCall Wilson discusses his plans as 2022-2023 TBA Chairman

34



44 THE SOUTHEASTERN SCHOOL OF COMMERCIAL LENDING

Twenty-five bankers graduate from the second year of the school



44



WE ARE BANKPAK.

NOT ONLY LEADING THE INDUSTRY, BUT IMPROVING IT.

Bankpak is a leader in servicing financial institutions. With innovative technology paired with exceptional and knowledgeable technicians, Bankpak offers an excellent customer experience. Customer service is our number one priority when it comes to consultations, installations and service in branch automation, security and bank equipment.



Consultation

Our consultation service pairs you with a qualified Bankpak professional to help you make the right decision for your institution.



Installation

Our technicians are dependable, cooperative, and experienced to ensure an excellent customer experience during equipment installation, setup, and training.



Service

We are determined to provide professional service through our customer-first mentality and experienced technicians.



Contact us:
info@bankpak.com
931-635-2864



bankpak



MORE IN THIS ISSUE

8. From the Executive Office—Colin Barrett: *TBA Convention caps successful year, looks to future*

10. TBA Online

38. Q&A—Rep. Patsy Hazlewood

40. TBA Endorsed Partner—Laura Alix, Bank Director: *What new climate disclosure means for banks*

42. TBA Endorsed Partner—Michael Berman, NContracts: *How to get a new risk or compliance officer up to speed*

46. TBA Endorsed Partner—Jon Goodson, Financial PSI: *Protecting against security breaches*

48. TBA Endorsed Partner—ServisFirst: *The value of purchasing cards for U.S. middle market companies*

50. Event Recap: *Graduate School of Banking at LSU*

52. New Associate Members

54. People on the Move/Bank Notes/Community Corner

64. Employment Opportunities

65. Featured Events

66. From the Vault

67. TBA Professional Development Calendar



38



46



50



59



ON THE COVER

McCall Wilson
2022-2023 TBA Chairman
Chairman
The Bank of Fayette County,
Piperton

Photo: Susannah Dowell,
Susannah Dowell Photography



OFFICERS

McCALL WILSON, Chairman,
The Bank of Fayette County, Piperton

JIM RIENIETS, Chairman-Elect,
InsBank, Nashville

CHRIS WHITE, Vice Chairman,
Peoples Bank of East Tennessee, Madisonville

STAFF

ADMINISTRATION

COLIN BARRETT, President/CEO

STACEY LANGFORD, Executive Vice President/
Chief Operations Officer

STEVE CURTIS, Vice President
of Information Technology

SHARON JUSTICE-MCCRAY, Vice President
of Human Resources/Facilities

PENNY L. POWLAS, Vice President
of Administration

T'LANIE LUU, Member Services Specialist

BRYCEN KELLEY
Training Center Coordinator

CAROLINE LATHAM, Government Relations/
Membership Manager

ACCOUNTING/INSURANCE

ANGELA D. GRIFFIN, CPA, CGMA
Executive Vice President/CFO

ANGELA TRUMBO, Senior Accountant

SHEMEKA GREER, Accounts Receivable Clerk/
Accounts Payable Clerk

LEGAL/GOVERNMENT RELATIONS

AMY HEASLET, Executive Vice President/
General Counsel

EDUCATION

MONIQUE WHITE
Director of Education

SHEENA FRECH
Director of Education

COMMUNICATIONS

TYLER NELSON, Vice President
of Communications

MATT RADFORD, Vice President
of Creative Services

LILA GRIFFIN, Proofreader

LACY YORK, Communications Assistant

CONTRIBUTORS

KEITH MILES, Partner,
McNeely Pigott & Fox Public Relations

IAN DINKINS, Account Executive,
McNeely Pigott & Fox Public Relations

The Tennessee Banker (ISSN 0040-3199) is published bi-monthly by the Tennessee Bankers Association, 211 Athens Way, Ste 100, Nashville, TN 37228-1381; telephone 615-244-4871. Advertising rates available upon request. Subscriptions: \$40.00 per year for TBA members; \$55.00 for nonmembers; single copies, \$6. Tennessee residents add 9.25% sales tax. Periodicals postage paid at Nashville, TN. POSTMASTER: send address changes to *The Tennessee Banker*, 211 Athens Way, Ste 100, Nashville, TN 37228-1381.

Copyright © 2022, Tennessee Bankers Association; all rights reserved. The Tennessee Bankers Association disclaims all responsibility for opinion expressed in addresses, papers, or communications published in *The Tennessee Banker* unless such opinion has been endorsed by the Tennessee Bankers Association.



Depend on our expertise.

FRACTIONAL CISO OR ISO 🔗 RISK ASSESSMENTS 🔗 VENDOR MANAGEMENT
POLICY CREATION AND MANAGEMENT 🔗 BUSINESS IMPACT ANALYSIS
BUSINESS CONTINUITY MANAGEMENT 🔗 CYBERSECURITY MONITORING
VULNERABILITY MANAGEMENT 🔗 AUDIT/EXAM SUPPORT
PENETRATION TESTING 🔗 SECURITY AWARENESS TRAINING
BANKING OPERATIONS 🔗 MANAGED IT SERVICES 🔗 ASSESSMENTS

IMAGEQUEST™

Managed IT • Information Security • IT Compliance

ImageQuest.com 888.979.2679



COLIN BARRETT
President/CEO,
Tennessee Bankers
Association

TBA Convention caps successful year, looks to future

THREE THINGS TO DO THIS MONTH

1.

Learn about our new TBA Chairman, McCall Wilson, by flipping to page 34.

2.

Join us for an upcoming TBA Membership Meeting near you from August 16-25. For more information, contact Penny Powlas at ppowlas@TNBankers.org.

3.

Make plans to join us for the 133rd Annual Meeting of the Tennessee Bankers Association which will take place June 18-20, 2023, at The Breakers in West Palm Beach, Florida.

The Broadmoor in Colorado Springs was the perfect backdrop for the 132nd Annual Meeting of the Tennessee Bankers Association. With 640 attendees, this annual gathering of Tennessee bankers and industry allies has remarkably grown over the past decade despite continued consolidation among banks. I'm confident that it is a result of the strong sense of community that has always existed among the Tennessee banking industry and has grown through the pandemic.

And while picking favorite Conventions is like picking a favorite child, this one stood out in large part because of the great speakers and activities that took place during our time together. Opening with the Travelers Institute President Joan Woodward providing an overview of the economic and the political landscape and wrapping up with an inspirational story of leadership from famed mountain climber Eric Alexander, the program was full of memorable moments for attendees. And former Comptroller of the Currency Gene Ludwig and our friends at ABA and ICBA provided a deep dive into issues facing the industry. A significant portion of the program and breakouts were focused on the future of our industry and how changing technology is opening doors for banks to compete in ways that would never have been considered possible a short time ago.

The convention also represents a time of transition for the Association as we welcome a new board of directors. It was a privilege to work with TBA's 2021-22 Chairman Allen McClary, Chairman and CEO of UBank. His good-natured personality provided a steady hand for the Association as we returned to our first "normal" post-pandemic Association year. As Allen led the Association, he was also

overseeing a time of unprecedented growth at his bank. One of the highlights for our team was visiting UBank's newest branch in Knoxville during our membership meetings last August to witness firsthand how Tennessee banks continue to evolve and serve our communities.

I'm looking forward to working with our new TBA Chairman McCall Wilson in the year ahead. In addition to serving as the president and CEO of The Bank of Fayette County, McCall brings years of experience, having served the industry on the national stage as Chairman of the ABA Community Bankers Council.

As we enter a new Association year, here is a preview of what to expect in our core mission of serving the industry through education and government relations.

EDUCATION


Over the past year, our education programs, led by Monique White and Sheena Frech, saw tremendous growth that we will continue to build on. The *Women in Banking Conference* outgrew the TBA Training Center and will be in a new location this fall. TBA's forums also saw continued growth, and we are adding additional groups to meet demand. And our Young Bankers' Division experienced significant growth with new bankers and banks participating in each of its programs throughout the year, and we expect that trend to continue.

Our schools continue to grow to levels not seen in 20 years. With a renewed need to train the next generation of bankers, our *Commercial Lending* and *Consumer Lending Schools* as well as *The Southeastern School of Banking* are all experiencing growth, and in some cases hitting our capacity for the number of students.

GOVERNMENT RELATIONS

TBA had a successful 2022 legislative session in Nashville with the passage of legislation to expand collateral used to pledge against public deposits as well as stopping legislation that would have restricted interchange fee income. Amy Heaslet and Stacey Langford are actively preparing for what we expect to be an active 2023 session. As you think of potential legislation that would help you better serve your customers, please reach out to our team.

And to be successful in the political process, we must continue to support those that support our banks and customers. BankPac set a record last year, and under the leadership of TBA Government Relations Chair Pete Williston and TBA's Caroline Latham, we are well on our way to setting a new record in 2022.

The year ahead is full of opportunity for the Tennessee banking industry, and I look forward to working with each of you to make it a success. 

-Colin



TBA President/CEO Colin Barrett welcomes attendees to the 132nd Annual Meeting in Colorado Springs in June.



Sponsored by



Sign up Today!

- ★ Meetings are 11:30 a.m. to 1:00 p.m.
- ★ Lunch is included
- ★ Register online at TNBankers.org

August 16

Memphis, **NEW LOCATION** Crescent Club

August 17

Jackson, Jackson Country Club

August 18

Nashville, TBA Barrett Training Center

August 22

Manchester

Manchester/Coffee County Conv. Center

August 23

Chattanooga, The Chattanooga Hotel

August 24

Kingsport, Meadowview Conference Center

August 25

Knoxville, Knoxville Hilton

TBA Online

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



tennessee-bankers-association

June 24, 2022

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



VISIT TNBANKERS.ORG

This Week is TBA's weekly e-newsletter, covering government relations developments, regulatory announcements, education programming, and timely association and industry news. If you'd like to join our mailing list, please contact Caroline Latham at clatham@TNBankers.org.



TBA WEBINARS

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

Elevating Your Fraud Prevention Strategies

July 27

What are the latest tactics, trends, and tricks that fraudsters are using to get your account holders' information? With ever-evolving strategies, it can be difficult to stay abreast of the current trends. Join this webinar to learn the many ways criminals are gathering card information and what can be done to prevent fraud and card losses. This informative session is designed for operations and IT staff, security personnel, the frontline, branch and retail managers, compliance staff, and anyone involved with fraud prevention strategy development and implementation.

Managing Zoom, Microsoft Teams, Slack & Other Collaboration Platforms With Effective E-Policies

August 17

Microsoft Teams, Zoom, Slack, and other e-collaboration platforms escalate legal, regulatory, records, e-discovery, privacy, security, and other risks for financial institutions. You must act now to manage video conferencing and meeting platforms with strategic e-policies and procedures. Attend this webinar to learn how to create and implement best practices-based policies and procedures to manage content, use, and records on these tools. As a bonus, you'll receive a three-part whitepaper designed to help your financial institution implement an e-collaboration policy program designed to minimize risks, manage use, and maximize compliance at the financial institution, employees' homes, and elsewhere.



2022 Financial Management Conference

Ready for Liftoff: Innovative Strategies to Elevate Earnings

August 16-17, 2022 | Cincinnati, Ohio

Join FHLB Cincinnati for our 2022 Financial Management Conference, Ready for Liftoff, in Cincinnati on August 16-17.

Our annual summer conference provides our members with an opportunity to hear from industry experts on a variety of important topics that are both relevant and timely. To kick off this year's conference, FHLB President and CEO Andy Howell will address the state of banking in the Fifth District.

Register or check out the full conference agenda at fhlbcin.com/events.



Want to learn more?
Contact your relationship manager for details.

Todd Berry,
AVP, Relationship Manager
berrytw@fhlbcin.com
615-969-6221

**FHLB**
CINCINNATI



ON THE HILL



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 ahneaslet@TNBankers.org.

TBA Washington Conference recap

After a three-year hiatus, more than 80 Tennessee bankers, associate members, and Association staff returned D.C. for the 2022 Washington Conference. The conference, held May 9–11 and led by TBA Government Relations and BankPac Chairman Pete Williston, CEO and chairman, Citizens Bank of Lafayette, included meetings with Federal Reserve Governor Michelle Bowman, CFPB Director Rohit Chopra, Acting FDIC Chairman Martin Gruenberg, and senior staff from the OCC and SBA. Attendees also received briefings from the ICBA, ABA and CSBS; visited with Tennessee's Congressmen and Senators; and participated in a roundtable discussion with TDFI Commissioner Greg Gonzales.

LEGISLATIVE VISITS

This year's conference marked an increased focus on advocating against several legislative

initiatives currently being considered in Congress. Tennessee is fortunate to have one of the strongest Congressional delegations for the banking industry, so we were able to use our time thanking members for their support and providing additional information as reinforcement for their positions.

Senators Blackburn and Hagerty were supportive of bankers' concerns regarding efforts by national retail groups to expand the Durbin amendment on interchange to credit cards and require access to multiple networks.

Tennessee's senators also strongly oppose the CFPB's recent proposed Section 1071 rule, which would require banks to collect more demographic data points on small business loan applicants than required by the Dodd-Frank Act. Bankers appreciated the senators' support for the banking industry on these issues.

While visiting with Tennessee's House mem-



bers, bankers advocated against legislation by House Financial Services Committee Chairwoman Maxine Waters (D-CA)—H.R. 7003—that would enhance the credit union charter by allowing them to further expand out-of-market and create a significant loophole in their business lending cap. The week following the *Washington Conference*, the Financial Services Committee voted along party lines to advance the measure, with Tennessee Reps. David Kustoff and John Rose voting against it.

Attendees also urged Congressmen to support a measure that would bring needed relief to the banking industry. H.R. 1977—Enhancing Credit Opportunities in Rural America (ECORA)—would promote greater access to credit and reduce borrowing costs for qualified borrowers by removing the taxation on income from farm real estate loans and rural home mortgage loans in areas of less than 2,500 made by banks. Representative Kustoff is a cosponsor of the legislation and members were supportive.

REGULATORY MEETINGS

At the agency level, the meetings took a different tone than they did three years ago as most of the agencies we visited with, including the FDIC, OCC, and CFPB, are now represented by new leadership and serving under a new Administration—with Martin Gruenberg serving as Acting Chairman of the FDIC; Rohit Chopra leading the CFPB; and Michael Hsu as Acting Comptroller of the Currency. Federal

Reserve Governor Michelle Bowman addressed the group again and, as in the past, was a crowd favorite given her background and support of community banking.

Bankers took full advantage of having the ear of the agency heads at a time when there are so many pivotal issues at play among federal regulators. Top issues bankers raised with the regulatory representatives included: overdraft protection programs; small business data collection; central bank digital currencies and cryptocurrency regulation.

When speaking with Chairman Gruenberg and Director Chopra, bankers prioritized the need to preserve overdraft protection programs as a customer benefit. Although those agencies, and the OCC, had made public statements about the need for consumer oriented reforms, and Director Chopra even referring to NSF fees as “junk fees”—bankers steered the conversations towards the benefits customers receive by opting into and using overdraft programs and, in the event access to those programs are restricted by regulators, the less desirable alternative for customers having to borrow from high-cost nonbank lenders. Chairman Gruenberg was especially interested in an example given by Billy Carroll, SmartBank, Pigeon Forge, about the mechanics of representment and held a follow-up conversation after the briefing.

Another priority topic while meeting with Director Chopra was the CFPB’s proposed rule to implement Section 1071 of the Dodd Frank Act, which would require banks to collect de-

THANK YOU SUPPORTERS

Thank you to the ABA, CFPB, CSBS, FDIC, ICBA, OCC, Commissioner Greg Gonzales, and Tennessee’s senators and representatives.



mographic information for small business loan applicants. Pete Williston led the dialogue with Director Chopra and directly asked about potential changes to the proposed rule, specifically increasing the minimum loan threshold, an extension of the 18-month implementation period and a reduction in the number of data fields required in the proposed rule. The Director acknowledged that the bureau had received many comments on these issues, they are interested in making reporting as streamlined as possible, and that he is not interested in creating a “surveillance state.”

While meeting with Governor Bowman, bankers addressed issues ranging from access to the Fed’s payments systems, central bank digital currencies, cryptocurrency regulation, and climate change. Key takeaways from those banker presentations were the need for clarity on which entities have access to the Fed’s payments systems and how the Fed will approach crypto firms and non-depository banks seeking access; the need for community bank input as the Fed considers a central bank digital curren-

cy; how to successfully and safely allow banks to hold cryptocurrency; and the appropriate role banks should—or should not—play in the government’s efforts to manage climate-related risks.

CONCLUSION

The *Washington Conference* is one of the best events TBA hosts each year, and its return after three years was welcomed by TBA staff and bankers. Not only did this year’s conference provide great opportunities for bankers to advocate directly to regulators about top issues for the industry but it also provided tremendous networking opportunities for bankers and lawmakers. Those relationships are the foundation of what it takes to succeed in advocating for the banking industry in Washington. I hope bankers will continue to remain engaged and advocate for our industry alongside the TBA, and plan to join us in D.C., May 15-17, 2023. 🇺🇸

ABA ANNUAL CONVENTION

October 2-4, 2022

JW Marriott | Austin, Texas

At this year’s Annual Convention, we’ll tackle banking’s future and address current hot topics at a high level. Get trend forecasts, business solutions, policy insights and more—all in a high-tech city known for breaking the mold.

REGISTER NOW. aba.com/AnnualTN





ABOVE: TBA's Colin Barrett begins the conference with members of the ICBA offering a briefing.





ABOVE: TBA Government Relations Committee Chairman Pete Williston with Federal Reserve Governor Michelle Bowman, TDFI Commissioner Greg Gonzales and TBA Chairman Allen McClary.





Thanks to Spencer Fane's Trace Blankenship for sponsoring Stephanie Dorris (The Farmers Bank) to attend *Washington Conference*. She won this opportunity during a drawing at TBA's *Women In Banking Conference*.



McCall Wilson installed as 2022–2023 TBA chairman

Nearly 640 bankers, associate members and guests traveled to majestic Colorado Springs to gather for TBA's 132nd Annual Meeting.

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

The Monday, June 13, business session included an economic report from Joan Woodward, and Dave Hunkele sat down with Tennessee innovators to discuss the future of Fintech in banking.

The business session on Tuesday, June 14, featured Gene Ludwig and Jim Rieniets discussing how banks can navigate the changing economy to prepare for a strong future, a panel discussion with ABA and ICBA representatives, and renowned mountain climber Eric Alexander explained how helping others reach their summit will help your team get to the top.

Breakout sessions featured a number of topics that are top-of-mind for the banking industry. These include bank/fintech partnerships, strategies for high performing banks, executive compensation, succession planning, marketing to millennials and Gen Z, and strategic technology initiatives.

There was also plenty of events allowing attendees to network with one another and to enjoy all that Colorado Springs had to offer, including a golf tournament, an off-road Jeep tour, and a guided hiking excursion in the Garden of the Gods.



H. McCall Wilson, Jr., president and CEO of The Bank of Fayette County, Piperton, was installed as chairman of the Tennessee Bankers Association during ceremonies at the closing banquet on Tuesday, June 14.

Wilson accepted the chairman's gavel from Allen McClary, chairman and CEO of UBank in Jellico. McClary will remain a member of the Association's board of directors for the next three years to help ensure continuity of leadership.

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

Newly-elected Chairman McCall Wilson accepts the gavel from outgoing Chairman Allen McClary.



Executive officers elected for 2022–2023 are:
Chairman—H. McCall Wilson, Jr., president and CEO, The Bank of Fayette County, Piperton

Chairman-Elect—James H. Rieniets, president and CEO, InsBank, Nashville

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

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

East Tennessee—Robert Barger, president and CEO, First Century Bank, Tazewell

Middle Tennessee—Scott Cocanougher, CEO, First Community Bank of Tennessee, Shelbyville

West Tennessee—Wright Cox, president and CEO, BankTennessee, Collierville

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

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

Randy Huffstetler, CEO, Greenfield Banking Company, Greenfield

Continuing their terms on the board are:
Tyler Clinch, president and CEO, First Community Bank of East Tennessee, Rogersville

Gay Dempsey, CEO, Bank of Lincoln County, Fayetteville



David Prince, president and CEO, INSOUTH Bank, Brownsville

Billy Carroll, president and CEO, SmartBank, Pigeon Forge

Andy Nash, president and CEO, The Farmers Bank, Portland

Phillip Renfro, president and CEO, Community Bank, Lexington

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

TOP: The 2022–2023 TBA Board Officers: Chairman H. McCall Wilson, Jr., Chairman-Elect Jim Rieniets, Outgoing Chairman Allen McClary, and TBA President Colin Barrett. Not pictured is Vice Chairman Chris White.

ABOVE: The new TBA directors are Scott Cocanougher for Middle Tennessee, Wright Cox for West Tennessee, and Robert Barger for East Tennessee.

PHOTOS: SUSANNAH DOWELL,
 SUSANNAH DOWELL
 PHOTOGRAPHY



Newly elected vice chairman and directors of the TBA



CHRISTOPHER WHITE
TBA Vice Chairman
President & CEO,
Peoples Bank
of East Tennessee,
Madisonville

What excites you about the opportunities and evolution of the banking industry over the next five years?

I look forward to seeing how we continue to use technology to provide better products and services to our customers and how we can look for new ways to keep up with their expectations. As a community bank, it is sometimes difficult to keep up with the larger financial institutions as it relates to technology, but community bankers are finding more ways to be creative due to the additional providers that are entering the market and offering new affordable options that even small banks can afford.

Lightning Round

- 1. Most beneficial TBA event or resource:** *The Southeastern School of Banking*—The network of friends they develop from this school will be with them for the rest of their careers, and it also provides them with the opportunity to become aware and involved in all the important things that the TBA does for our industry.
- 2. Your town's hidden gem:** King Doughnut Shop, located in downtown Madisonville.
- 3. Best thing about walking into your bank's lobby:** The feeling of being at a local hometown community bank with a lot of caring employees who are always greeting people with a smile.
- 4. Favorite celebratory time at the bank:** We are celebrating our 25th anniversary at the bank this year and we have several exciting events planned. We are very thankful and blessed to reach this wonderful milestone for our bank, and we are looking forward to the next 25 years!



WRIGHT COX
West Tennessee
Director
President & CEO,
BankTennessee,
Collierville

What excites you about the opportunities and evolution of the banking industry over the next five years?

In large measure I have gauged the evolution of banking by my three grown children. They are a snapshot of the way younger adults are banking these days. They rarely go into a branch, never carry cash; they use a debit card or internet banking for transactions, or they use apps like Venmo. COVID-19 has forced customers and banks to re-think product delivery. The digital front door is becoming more important as customers wish to have more flexibility, and banks are not investing in brick and mortar. The post-COVID season will be challenging as we all adapt to the changes in our society. I think it presents opportunities to all of us as bankers in helping our customers achieve their financial goals.

Lightning round:

- 1. Most beneficial TBA event or resource:** Events such as *Annual Meeting* where bankers can interact and share ideas and thoughts that have been valuable to their bank.
- 2. Your town's hidden gem:** Jim's Place Grill—Local family-owned business, original restaurant opened over 100 years ago. Best Coffee Shop—Square Beans, Located on the Collierville Square
- 3. Best thing about walking into your bank's lobby:** The strength of our staff. Everyone has the attitude that "we are here to help you."
- 4. Favorite celebratory time at the bank:** Christmas time at our bank. Each branch has occasions in their office to celebrate the season together as a bank family and with our customers.



SCOTT COCANOUGH
Middle Tennessee
Director
CEO,
First Community
Bank of Tennessee,
Shelbyville

What excites you about the opportunities and evolution of the banking industry over the next five years?

The opportunities to take what we learned getting through the pandemic (working remotely, increased technology, etc.) and applying it, expanding it, to gain advantage in the banking world going forward. Locally, having the opportunity to be a part of the growth of the Tennessee market.

Lightning round:

1. **Most beneficial TBA event or resource:** I always come away from *Credit Conference* with new ideas or perspective on issues.
2. **Your town's hidden gem:** Bocelli Pizzeria, anything you order is wonderful
3. **Best thing about walking into your bank's lobby:** Smiling faces of our employees and the welcome you get from Ms. Della
4. **Favorite celebratory time at the bank:** Customer appreciation after hours event we started this year, and our periodic employee appreciation "Taco Tuesday."



ROB BARGER
East Tennessee
Director
President & CEO,
First Century Bank,
Tazewell

What excites you about the opportunities and evolution of the banking industry over the next five years?

I am excited about our opportunity to make a difference in the community. Much of what we do as bankers is out of our control. Government regulations, the economy, and inflation are steering our industry in many ways, and we are along for the ride. However, what we can control has become our mission. That starts with the basics: credit quality, asset liability management, expense control, talented employees, customer service and a strong ROA. This has led to strong returns over the last 4 to 5 years, and with success comes opportunity. We all want to be remembered as great bankers, but the true measure of our success will be determined by the difference we make in the communities we serve.

Lightning round:

1. **Most beneficial TBA event or resource:** *Credit Conference* and *Annual Meeting*. Both are excellent.
2. **Your town's hidden gem:** Frosty Freeze, best burger on the planet.
3. **Best thing about walking into your bank's lobby:** Our employees. They are family.
4. **Favorite celebratory time at the bank:** Distributing annual bonuses through our ROAD (Return on Asset Distribution) Program. Sharing the financial success of the previous year makes January's ROAD Bonus payouts an awesome event. 🎉



Thank You Sponsors

PLATINUM

Financial PSI, Nashville, Tenn.—*Banquet*



FHN Financial/First Horizon Correspondent Services, Nashville, Tenn.—*TBA board dinner*

Investors Title Insurance Company, Chapel Hill, N.C.—*Dessert reception*



Olsen Palmer, Washington, D.C.—*Chairman's Reception*

Pathway Lending, Nashville, Tenn.—*Golf Tournament/Chairman's Private Reception*



Performance Trust Capital Partners, LLC, Chicago, Ill.—*Lunches in Exhibit Hall*

GOLD

Bankpak Security, Morrison, Tenn.—*Post Banquet Party*



Federal Home Loan Bank of Cincinnati, Cincinnati, Ohio—*Banquet Reception*

FNBB and FNBB Capital Markets, Birmingham, Ala.—*Custom Keys and Grand Prize Giveaway*



ICBA Bancard and TCM Bank, Washington, D.C.—*Continental Breakfasts*



Keystone Captive Management, Las Vegas, Nev.—*WiFi in Business Sessions*

SILVER

Alexander Thompson Arnold, PLLC, Milan, Tenn.—*Dessert Reception Music*



Angott Search Group, Rochester, Mich.—*General*

Apiture, Wilmington, N.C.—*Charging Station/General Sponsor*

BHG Financial, Syracuse, N.Y.—*Coffee Bar Tuesday*



CBSI, Cumming, Ga.—*Women in Banking Reception Cosponsor, Giveaway to attendees/Photo booth*

Crowe LLP, Franklin, Tenn.—*Coffee Bar Monday*



Earl R. Whaley & Company/Centerpoint Flood Services, Alcoa, Tenn.—*Program Printing*

Haberfeld, Lincoln, Neb.—*General Sponsor*



K&L Gates, LLP, Nashville, Tenn.—*CEO Breakfast*

KraftCPAs PLLC, Nashville, Tenn.—*Mobile App*



Luse Gorman, PC, Washington, D.C.—*General Sponsor*

Mauldin & Jenkins, LLC, Chattanooga, Tenn.—*Banquet Wine*

Paymerang, Richmond, Va.—*Photography Session*



PCBB, Walnut Creek, Calif.—*Agenda-at-a-Glance*

Pugh CPAs, Knoxville, Tenn.—*Banquet Centerpieces*



Raymond James, Memphis, Tenn.—*Refreshments during Registration*

BRONZE

American Bankers Association,

Washington, D.C.—*General Sponsor*

Capstar Bank, Nashville, Tenn.

—*Women in Banking Reception Cosponsor*

Elliott Davis, LLC, Columbia, S.C.

—*Candy basket at registration desk*

Everfi, Washington, D.C.—*General Sponsor*

EVP, Fairhope, Ala.—*General Sponsor*

Helms Briscoe, Atlanta, Ga.—*TBA Board Dinner*

Piper Sandler & Co, New York, N.Y.—*Pens*

PNC Capital Markets, Pittsburgh, Penn.—*Registration Lists*

PYA, Knoxville, Tenn.—*Note Pads*

Rivel, Westport, Conn.—*General Sponsor*

S&P Global, Charlottesville, Va.—*General Sponsor*

ServisFirst Bank, Birmingham, Ala.—*General Sponsor*

Travelers, Charlotte, N.C.—*Golfers' Boxed Lunches*

Thank You Exhibitors

For those who joined TBA at The Broadmoor in Colorado Springs, Colo., the Exhibit Hall was on the to-do list. With 49 exhibitors participating, guests explored products and services that could benefit their bank and registered for an array of prizes. The \$1,000 Grand Prize Drawing, sponsored by First National Banker's Bank and FNBB Capital Markets, went to Dustin Mitchell with Citizens Tri-County Bank of Dunlap. 🎉

EXHIBITOR LIST

Siron LLC
Acumen Technology
Alden Investment Group
AmTrust North America
Apiture
Bankers Alliance
Bankpak Security
BHG Financial s
Brandpoint Design
Core10
Crescent Mortgage Company
CSI
Diebold Nixdorf
Doxim
Eclipse Brand Builders
Ellsworth Systems
Engage fi, LLC
Federal Home Loan Bank of Cincinnati
Financial PSI
First Regents
Genesys Technology Group
Haberfeld
Holtmeyer & Monson
ICI Consulting
Independent Community Bankers Bank
Independent Community Bankers of America
Integra Software Systems
IntraFi Network
Investors Title Insurance Company
JMFA
Ncontracts
Netgain IT
Newcleus Bank Advisors
NewGround
Pathway Lending
Paymerang
PYA
Quality Data Systems
Qualtik
Reich & Tang Deposit Solutions, LLC
Rivel Inc.

S&P Global
Sawyers & Jacobs, LLC
Shazam
StructureFirst
TransFund
Travelers
Vericast
Works24





Golf Tournament



One reason The Broadmoor in Colorado Springs, Colo., is such a popular convention site for TBA members is the resort's beautiful and challenging West Course, site of the Monday, June 13 golf tournament. Sponsored by Pathway Lending, the four-person scramble tournament featured prizes for the first- and second-place team in three flights plus three skill-shot prizes. Congratulations to the winners. 🇺🇸

THANK YOU SPONSORS



Tournament Sponsor



Boxed Lunch Sponsor

GOLF CHALLENGE WINNERS

FLIGHT ONE

1st place - Will Brackett, Joshua Cundiff, Adam Eaton, Jim Rieniets

2nd place - Matt Allen, Martin Foutch, Phillip Harrison, Travis Young

FLIGHT TWO

1st place - Brad Barrett, Andrew Barrett, Jeff Hudson, John Jordan

2nd place - John Curlin, Ken Hodge, Arne Monson

FLIGHT THREE

1st place - Kyle Dickson, Jay Naifeh, Chad Hill, Stephen Shiver

2nd place - David Arnold, Nathan Arnold, Brian Mobley, John Muse

Closest to the Pin - Jimmy Sawyers

Straightest Drive - Mark Tarnakow

Longest Drive - Will Brackett





Photo Recap







Photo Recap

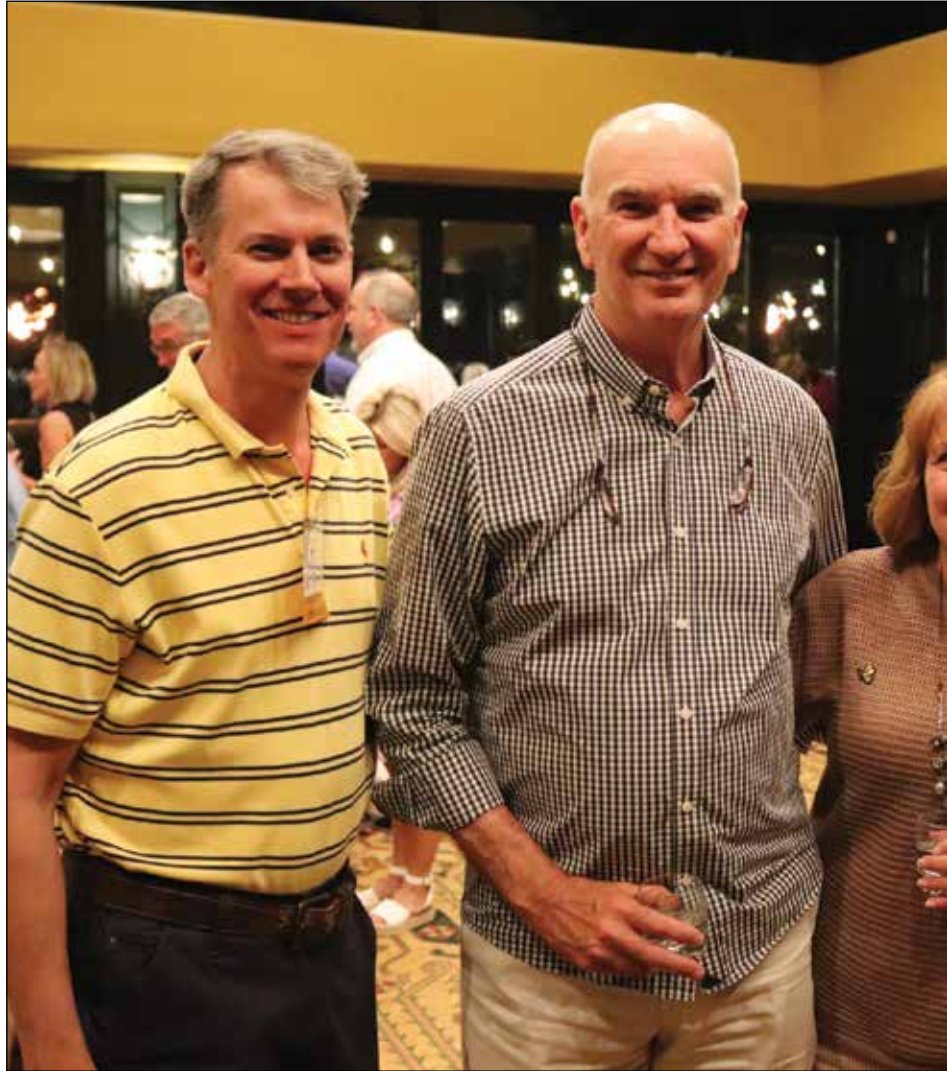






Photo Recap







Photo Recap









“Right Don’t Wrong Nobody”

*McCall Wilson
2022-2023 TBA Chairman
The Bank of Fayette County
President/CEO*

Story by IAN DINKINS,
McNeely Pigott & Fox Public Relations



McCall Wilson joined by his family at the 2022 Annual Meeting.

McCall Wilson had no intention of being a banker.

His father worked on the factory floor loading steel into a press for 40 years, and since he was good with his hands, Wilson figured he'd do the same. It wasn't until he was in technical school and a teacher implored him to go to a four-year college that Wilson changed the direction of his life and ultimately found a fulfilling career in banking. Wilson transferred to Christian Brothers University and studied accounting. After graduation, he joined Reynolds, Bone, & Griesbeck PLC, one of the oldest accounting firms in Memphis with a niche in community banking, and spent 13 years working with community banks across the Southeast. He saw the tremendous impact a local bank can have on its community. He realized the banks that had the most impact on their communities had employees with a servant's heart and felt it was their responsibility to serve their community.

When it was time to start a family, Wilson knew he was ready to get off the road and stop traveling to all the banks. Peggy Daugherty, one of the directors at The Bank of Moscow, convinced him to join the bank in 2001 with the plan to replace the current president in five or six years upon his retirement. "She said I could 'go home for lunch, play golf, no travel, and stop working nights and weekends during tax season.' Well... that was a little white lie," Wilson recalled.

Instead, it was after just six months at The Bank that, the president retired and Wilson was named president and CEO. From the start, he understood employees were the key to a successful bank. Without good people, a bank is simply just bricks and mortar.

Wilson resolved to create a workplace that rewarded hard work and celebrated people and their achievements during good and bad times. Even today, employees are the largest

shareholder group in the bank, and as Wilson likes to say, "The more good we do, the better we do."

A key influence in Wilson's life was his grandmother Carrie Wilson, who raised him as a young boy.

"She would always tell me, 'Right don't wrong nobody,'" he said.

"At the end of the day, we're here to make people's lives better, keep The Bank's mission of facilitating commerce and make our community a better place to live," Wilson said. "It wasn't started 117 years ago so people could get rich. It wasn't started to be the biggest bank in the country. It was started to help the people in our community."

This mission of The Bank is something that Wilson truly takes pride in. It's not a gimmick or a sales initiative, but a manifesto for his banking career. Some people go overseas to do mission work. Some people build homes for the less fortunate. McCall Wilson is a community banker.

"I love what I do. I have the best job in the world. I get to make dreams come true."

"I love what I do. I have the best job in the world. I get to make dreams come true. It's like Christmas every day," he said. "Whether it is by financing a couple's first home, a car for their child to drive to college, a repair on their home, to expand their small business or sadly to bury a loved one, our bank is there to help. Our goal is to help make our customers' lives a little easier."



Wilson with Gene Henson and Hunt Campbell at TBA's Washington Conference

WHAT'S NEXT

As a leader of one of Tennessee's independent community banks and the now the Tennessee Bankers Association, McCall Wilson must keep an eye on the future and on the opportunities and challenges on the horizon. As a community banker, he has been especially aware of the continued consolidation of banks.

"I always tell people that we're going to be the second-largest bank in the country because everybody else is going to merge and it's only going to be them and us left," he said.

When he started his banking career, there were about 18,000 banks in the country. Today it's closer to 4,000.

Wilson and his team have worked hard to stay independent and to stay involved in their community.

"If you're owned by your community, the likelihood of your selling is a lot lower, so that's a big reason that our ownership is centered in our communities and within our employees," he said.

In terms of his tenure at TBA, Wilson says he is confident the association is ready to meet whatever challenges arise.

That includes ever-present issues like regulation and new challenges and opportunities like cryptocurrency.

To Wilson, the true value of the Association is that it brings people together and introduces him to bankers he may not otherwise have talked to in East or Middle Tennessee. He says departing Board Chair Allen McClary has been very helpful in getting him ready for his new duties.

"The organization is running great now, so 'if it ain't broke, don't fix it,'" he said. "We're blessed to have really good people at the TBA, so we as board members are simply a resource to the people who run the organization."


Whether he's leading the board of the Tennessee Bankers Association or The Bank of Fayette County, McCall Wilson

will be sure to have one common thread: putting people first.

"When you put a bunch of good people in the room to solve any problem, you're going to get a pretty good answer," he said.

When he's not at The Bank, Wilson loves spending time with his children, Weber a sophomore at Sewanee majoring in pre-law, Mae Mae, a freshman at Parsons in New York in fashion, and Bennett, a junior at St. George's in West Tennessee. His children grew up around the TBA and have been attending meetings since they were babies.

"Success is the natural consequence of consistently applying basic fundamentals."

That quote from E. James Rohn is famous for its simplicity, but McCall Wilson has been putting it to use for more than 30 years. Consistency and solid core values have guided Wilson through his successful banking career and will serve as similar markers as he assumes the role of board chairman at the TBA. 



Q&A with Rep. Patsy Hazlewood

*Tennessee House of Representatives
Finance Chairman*

Patsy Hazlewood has served in the House of Representatives representing District 27 since she was first sworn in January 8, 2014. In addition to chairing the House Finance, Ways and Means Committee in the 112th General Assembly, Rep. Hazlewood served on the Business and Utilities Subcommittee and Commerce Committee of the House.

Patsy Hazlewood is running for re-election to represent the district, which stretches along the Western edge of Hamilton County along State Route 27 taking in Lookout Mountain, Signal Mountain, Soddy Daisy, and Flat Top Mountain.

Hazlewood's professional experience includes working as assistant vice-president for Legislative and External Affairs for BellSouth and AT&T, as director of CapitalMark Bank and Trust, and as regional director for the Tennessee Department of Economic and Community Development.

As chairman of the House Finance Committee, you know the state's financials as well as anyone else in the state. What do you think bankers need to know about the state's budget?

Fiscal responsibility is how we do business in the Volunteer State. We pay our bills. We invest in ourselves. We plan for the future. We live within in our means. Our primary goal each year is always the same in the Tennessee General Assembly: to pass a balanced budget. We want to provide the best possible service at the greatest efficiency and at the lowest cost to taxpayers. From top to bottom, this year's \$52.5 billion, zero-debt budget will be a spending plan that addresses the priorities and needs of all Tennesseans.

We completely overhauled the school funding formula to better serve student needs, gave teachers a \$124.7 million raise, invested \$500 million in career technical training in middle

and high schools, passed Truth in Sentencing to require violent offenders to serve their full prison sentence, fully funded our state retirement system, and invested millions into elderly and veteran services. None of this is possible without responsibly managing money. We pay the basics first and then improve what we can. Tennessee lives within our means.

Budgeting in a surplus year is often considered more difficult than in a year of economic downturn. What approach is the state taking to manage the current surplus and prepare for any potential economic downturns?

We have a lot to be proud of in Tennessee. Our state economy is healthy and booming. New businesses continue to move in and bring high-quality jobs. We continue to be recognized as a national destination for opportunity and freedom. Tennesseans enjoy

the lowest state and local tax burden per capita and we do all of this without a personal state income tax. We stood strong and recovered much more quickly than most other states following an unprecedented economic downturn caused by the pandemic. We have for two years been named the most fiscally stable state in the by *U.S. News and World Report*, and we continue to be recognized as a national model for our measured approach to investing.

With all of this success, we also have challenges. It is tempting in good years to invest the money the state brings in for much needed and worthy causes. However, conservatively managing the budget means not over promising this year for something that cannot be completed down the road. We kept three things in mind for this year's surplus budget: planning for a rainy day, investing one-time money into one-time projects, and responsibly returning surplus back to Tennesseans.

There are hundreds of issues that pass the legislature each year, and not all of them make the headlines. What are some of the accomplishments that you feel are most notable in your time in office that weren't top of the headlines?

If you look at the 112th General Assembly specifically, the General Assembly passed \$300 million in tax cuts, \$9.7 million in pay increases for Department of Children services case managers to recruit more employees to better serve children, increased the hourly wage for direct care professionals employed at contracted agencies of the department for the home- and community-based waiver programs for persons with intellectual and developmental disabilities, and created the Mental Health Treatment Act of 2022 for mental health court treatment programs. Government can perform useful services for the community when managed correctly. As Finance chair, that is my main focus...keeping Tennessee financially sound allows us to make the best decisions for Tennessee, and not be forced into making hard choices due to past mistakes.

Prior to politics you had an extensive business background, including serving as a founding director for CapitalMark Bank & Trust in Chattanooga. What surprised you about that behind the scenes view of running a bank, and how did that experience prepare you for your current role as chair of the Finance Committee?



Hazlewood at TBA's Legislative Reception.

PHOTO: SHUTTERSTOCK.COM

I had worked in a regulated industry for many years and knew going in that the banking industry was a highly regulated one. But, partially because of the timing of our start-up as related to the recession and bank failures across the country, that regulation became even more intense than I had expected. The amount of time and resources necessary to meet compliance requirements was an eye-opener, as was the depth of the scrutiny of loan transactions.

Prior to my banking experience, the budgets I had dealt with were primarily segments of a whole. As a board member of the bank, I was engaged in looking at an overall budget, with more focus on how those parts came together to make the whole and the adjustments that were necessary to make the overall budget work. That has served me well in looking at the state budget, first by department, but then tying all the pieces together for the budget in its entirety. The prioritization necessary in budgeting for a bank, particularly a start-up, where resources are constrained, was good practice for prioritizing in a budget funded with taxpayer dollars where not all good ideas can be implemented. In addition, as our bank grew, the budget numbers grew as well. That was also good experience for working with a state budget that has a formidable number of zeros in each segment! 🇺🇸



BankDirector.

What new climate disclosure means for banks



LAURA ALIX
Director of Research,
Bank Director

MORE FROM BANK DIRECTOR

Bank Director focuses on the strategic issues most fundamental to a bank's CEO, senior leadership team, chairman and independent directors. Bank Director's board education program is an affordable membership program that combines Bank Director's conferences, their quarterly publication, director training videos and their online library of exclusive articles. For more information, please contact Amanda Wages at 615-777-8461 or awages@bankdirector.com.

Climate risk assessment is still in its infancy, but recent pronouncements by federal regulators should have bank directors and executives considering its implications for their own organizations.

Under a new rule proposed by the Securities and Exchange Commission, publicly traded companies would be required to report on certain climate-related risks in regular public filings.

Though the SEC's proposal only applies to publicly traded companies, some industry observers say it's only a matter of time before more financial institutions are expected to grapple with climate-related risks. Not long after the SEC issued its proposal, the Federal Deposit Insurance Corp. issued its own draft principles for managing climate risk. While the principles focus on banks with over \$100 billion of assets, Acting Chair Martin Gruenberg commented further that "all financial institutions, regardless of size, complexity, or business model, are subject to climate-related financial risks."

The practice of assessing climate risk has gained momentum in recent years, but many boards aren't regularly talking about these issues. Just 16% of the directors and officers responding to Bank Director's 2022 Risk Survey say their board discusses climate change annually.

To understand what this means for their own organizations, boards need to develop the baseline knowledge so directors can ask management smarter questions. They should also establish organizational ownership of the issue and think about the incremental steps they might take in response to those risk assessments.

"Climate risk is like every other risk," says Ivan Frishberg, chief sustainability officer

at \$7 billion Amalgamated Financial Corp. in New York. "It needs the same systems for managing it inside a bank that any other kind of risk does. It's going to require data; it's going to require risk assessments; it's going to require strategy. All of those things are very traditional frameworks."

The SEC's proposed rule intends to address a major challenge with sizing up climate risk: the lack of uniform disclosures of companies' greenhouse gas emissions and environmental efforts. The agency also wants to know how banks and other firms are incorporating climate risks into their risk management and overall business strategies. That includes both physical risk, or the risk of financial losses from serious weather events, and transition risk, arising from the shift to a low-carbon economy.

Bank Director's Risk Survey finds that many boards need to start by getting up to speed on the issue. Though 60% of survey respondents say that their board and senior leadership have a good understanding of physical risks, just 43% say the same about transition risk. Directors should also get a basic grasp of what's meant by Scope 1, Scope 2 and Scope 3 emissions to better gauge the impact on their own institutions.

UNDERSTANDING CARBON EMISSIONS

Scope 1: Emissions from sources directly owned or controlled by the bank, such as company vehicles.

Scope 2: Indirect emissions associated with the energy a bank buys, such as electricity for its facilities.

Scope 3: Indirect emissions resulting from purchased goods and services (business travel, for example) and other business activities, such as lending and investments.

The SEC's proposal would not require scenario analysis. However, directors and executives should understand how their loan portfolios could be affected under a variety of scenarios.

Talking with other banks engaged in similar efforts could help institutions benchmark their progress, says Steven Rothstein, managing director of the Ceres Accelerator for Sustainable Capital Markets, a nonprofit that works with financial institutions on corporate sustainability. Boards could also look to trade associations and recent comments by federal regulators. In a November 2021 speech, Acting Comptroller of the Currency Michael Hsu outlined five basic questions that bank boards should ask about climate risk. The Risk Management Association recently established a climate risk consortium for regional banks.

Assessing climate risk involves pulling together large amounts of data from across the entire organization. Banks that undertake an assessment of their climate-related risks should appoint somebody to coordinate that project and keep the board apprised.


Banks might also benefit from conducting a peer review, looking at competing institutions as well as banks with similar investor profiles, says Lorene Boudreau, co-leader of the environment, social and governance working group at Ballard Spahr. "What are the other components of your investors' profile? And what are they doing? Use that information to figure out where there's a [gap], perhaps, between

what they're doing and what your company is doing," she says.

Finally, boards should think about the shorter term, incremental goals their bank could set as a result of a climate risk assessment. That could look like smaller, sector-specific goals for reducing financed emissions or finding opportunities to finance projects that address climate-related challenges, such as storm hardening or energy efficiency upgrades.

A number of big banks have made splashy pledges to reduce their greenhouse gas emissions to net zero by 2050, but fewer have gotten specific about their goals for 2030 or 2040, Boudreau says. "It doesn't have a lot of credibility without those interim steps."

While many smaller financial institutions will likely escape regulatory requirements for the near term, they can still benefit from adopting some basic best practices so they aren't caught off guard in a worst-case scenario.

"Climate risk is financial risk," says Rothstein. "If you're a bank director thinking about the safety and soundness of a bank, part of your job has to be to look at climate risk. Just as if someone said, 'Is the bank looking at cyber risk? Or pandemic risk or crypto risk?' All of those are risks that directors, through their management team, have to be aware of." 

This article was originally published on BankDirector.com.

PREPARE. EDUCATE. DEVELOP.

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

BankDirector® Strong Board. Strong Bank.

[BankDirector.com](https://www.BankDirector.com)

INTERESTED?

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



How to get a new risk or compliance officer up to speed



MICHAEL BERMAN
CEO,
NContracts

MORE FROM NCONTRACTS

Ncontracts is a leading provider of SaaS-based compliance and risk management software and services to a rapidly expanding customer base of over 4,000 financial institutions in the U.S. Learn more at Ncontracts.com.

Training is important for anyone entering a new role at a bank—but that's not the only way to help a new employee get up to speed. When onboarding a new employee, especially in a specialized role such as risk or compliance management, it's important to leverage every tool available.

Looking for ways to help a new risk manager or compliance officer hit the ground running? Here are tips for three scenarios.

If you have time for a coordinated handoff...

If a long-time employee is retiring or being promoted to another position, your new risk or compliance officer may have the opportunity to work with their predecessor for a direct hand-off of institutional knowledge. This is the best possible scenario—it can be made even better with a good risk management or compliance solution in place.

An organized compliance officer will have all their policies and procedures in one centralized location for their successor. However, it's even more helpful if those policies and procedures can be easily cross-referenced and looked up by regulation. This will help the new staffer to understand the connection between specific policies or procedures and the applicable regulations (because there are often more than one) they implement. This is especially helpful when regulations are inevitably updated, making it easy to identify what documents need to be edited to reflect the changes.

The same holds true for risk assessments. Knowing which risk assessments were conducted when, the results of those assessments, and what they mean for the institution's overall risk profile is essential to being a good risk manager.

If your bank anticipates the departure of a superstar risk or compliance officer (or even just a good one), make sure they have a centralized, organized location to document all their

"If your bank anticipates the departure of a superstar risk or compliance officer (or even just a good one), make sure they have a centralized, organized location to document all their knowledge."

knowledge. From risk assessment ratings and controls to reporting and audit trails to complaints, findings management, and board approval of policies, it's important for everything to be recorded to ensure a smooth transition. It ensures that your new staffer will spend less time catching up on what's going on and more time actively monitoring and managing risk.

If they are inheriting a mess...

Let's be honest. Sometimes a bank's risk management or compliance program isn't where it needs to be. It can even be a downright mess.

Policies, procedures, and other key documents may be on paper, in file folders or drawers, and on hard drives and share drives across the institution—if they exist in the first place. Examiners may not-so-subtly hint that your program needs a substantial overhaul. The new staffer may need to make sense of a tangled web or be expected to build an entirely new program.

If your new risk or compliance officer will be tasked with developing a brand-new program, there are two options. They can research and

build everything from scratch, or the bank can adopt a solution that provides a framework and the tools for implementing a program.

The benefit of building a program from scratch is that it can be customized to the exact specifications of the institution—once the risk or compliance officer sorts out what those needs are. The downside is that can take a very long time, especially if the bank isn't used to having in-depth discussions about risk.

Adopting a risk or compliance management solution gives your new staffer a head start when it comes to building a new program. From controls and risk libraries to compliance alerts and libraries of standard rules, regulations, and implementation plans, it provides a framework that can cut implementation time by more than half.

If they are new to risk and compliance...

Good compliance talent is hard to find. Sometimes the best option is growing that talent in-house by promoting a bright, organized, and driven employee.

When bringing on a risk or compliance officer that doesn't have a background in risk or compliance, the best way to shorten the learning curve is to provide them with tools that will help them learn on the job.

Risk and compliance management software helps new

staffers more quickly understand the scope of the bank's program and what needs to be done next. It also helps them keep pace with regulatory change—alerting them to changes applicable to the bank. Instead of reading hundreds or thousands of pages of regulation, employees can read an executive summary that tells them what the changes are (and offer suggestions on what needs to be done to comply).

It provides reports, showing what risk and compliance activities require attention and who is tasked with completing them, and make it possible to understand the big-picture issues that need to be addressed so they can focus their learning on the most pressing concerns.

These solutions also come with extensive support and training, giving your staff access to a bench of risk and compliance experts who can help them get a handle on the situation.

If your bank is anticipating significant changes to the staffing of its risk or compliance management programs, an ERM or compliance management solution may be just what you need to ensure a smooth transition or set the stage for a fresh start. 



Staying On Top of New Regulations Just Got Easier

Receive regulatory updates straight to your inbox from our team of compliance experts.

Twenty-five bankers graduate from The Southeastern School of Commercial Lending


In May, 25 bankers graduated from The Southeastern School of Commercial Lending (TSSCL).

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

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

Two students graduated with honors, ranking in the top 10 percent of the class based on mid-term and final examination scores and faculty and board evaluations. These outstanding students were:

- Haley Dillard-Music, First National Bank of Tennessee, Crossville
- Andrew Ford, Citizens Bank, Knoxville

For more information about *The Southeastern School of Commercial Lending*, or any of the other Southeastern Schools conducted by the TBA, please visit TNBankers.org. 

FACULTY

JOHN R. BARRICKMAN – Improving Portfolio Profitability and Credit Performance/Current Issues in Commercial Real Estate Lending

CHRIS CARLSON – Business Development Blueprint

BILL FINK – Understanding Customer Needs, Timing and Optimum Credit Structures

MICHAEL HENDREN – Commercial Real Estate Lending

RON RUSHING – Cash Flow Analysis and Loan Structure

THE SOUTHEASTERN SCHOOLS OF LENDING BOARD

OFFICERS

CHAIRMAN: CHUCK SISSON – City President, Centennial Bank, McKenzie

VICE CHAIRMAN: TIM SHANKS – Community President, Commercial Bank and Trust, Union City

EAST TENNESSEE TRUSTEES:

BRENT BALL – Chief Lending Officer, FirstBank, Knoxville

WES FARRAGUT – SVP/Commercial Lending, Citizens National Bank, Sevierville

TED FIELDS – SVP/Market Executive, Powell Valley National Bank, Kingsport

WEST TENNESSEE TRUSTEES:

LEE McCOLLUM – Market President, Bank3, Jackson

DAVID VAUGHN – SVP, The Hardin County Bank, Savannah

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

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

MIDDLE TENNESSEE TRUSTEES:

EDDIE MAYNARD – Chief Credit Officer, FirstBank, Franklin

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

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

FRED HOWELL – Market President, FirstBank, Murfreesboro

BRIAN SHAW – SVP, Commercial Banking Manager, Sonata Bank, Brentwood

OUT OF STATE TRUSTEES:

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

PAST CHAIRMEN:

JEFF LEWIS – City President, FirstBank, Lexington

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

RICHARD SHAFFER – EVP/Commercial Services Director, First Horizon Bank, Chattanooga



2022 TSSCL year II graduates

THE SOUTHEASTERN SCHOOL OF COMMERCIAL LENDING 2022 GRADUATES

DREW BINKLEY, First Citizens National Bank, Dyersburg
BRENT BROWNING, Wilson Bank & Trust, Murfreesboro
ALLISON BURNS, First National Bank of Pulaski, Athens, Ala.
PHILIP CLEMMONS, Wilson Bank & Trust, Cookeville
JOHN CLINTON, INSOUTH Bank, Brownsville
JINNY CULPEPPER, Centennial Bank, Adamsville
KRISTY DANIELS, PriorityOne Bank, Richland, Miss.
TOMMY DECKER, Wilson Bank & Trust, Hendersonville
***HALEY DILLARD-MUSIC**, First National Bank of Tennessee, Crossville
AMINAH EYIOWUAWI, Legends Bank, Clarksville
***ANDREW FORD**, Citizens Bank, Knoxville
KATHI GENTRY, New Peoples Bank, Honaker, Va.
TYLER GOODMAN, FNB Bank, Inc, Mayfield, Ky.
AMY HARTLEY, First Community Bank, Johnson City
PATRICK JACOBS, PriorityOne Bank, Flowood, Miss.
JESSICA JUSTICE, Wilson Bank & Trust, Murfreesboro
TYLER MCCANN, First Community Bank, Johnson City
LESLIE MILLS, Pinnacle Bank, Knoxville
TYLER MITCHELL, First National Bank of Tennessee, Cookeville
RICHARD SMITH, New Peoples Bank, Honaker, Va.
TAB THARPE, Wilson Bank & Trust, Franklin
CRYSTAL TUCKER, First National Bank of Pulaski, Ardmore
MATTHEW TURLEY, Community Financial Services Bank, Benton, Ky.
CORY WHITTINGTON, Southern Bancorp Bank, Greenville, Miss.
DANIELLE WORLEY, Greenfield Banking Company, Greenfield

* Denotes Honor Graduate

STUDENT PROFILE

STUDENT PROFILE

GENERAL PROFILE

Female Students	11
Male Students	14
Tennessee Students	18
Out of State Students	7

EDUCATION

Some College	1
Associates Degree	1
Bachelors Degree	18
Graduates Degree	5

YEARS OF BANK EXPERIENCE

1 to 5 Years	6
6 to 10 Years	6
11 to 20 Years	7
20+ Years	6

YEARS OF COMMERCIAL LENDING EXPERIENCE

Less Than One Year	3
1 to 5 Years	11
6 to 10 Years	3
11 to 20 Years	7
20+ Years	1

SIZE OF BANK'S LOAN PORTFOLIO

51 to 100 Million	1
Over 100 Million	24

SIZE OF BANK'S ASSETS

51 to 100 Million	1
101 to 500 Million	2
501 Million to 1 Billion	21
Over 1 Billion	1
Other	1



Protecting against security breaches



JON GOODSON
Insurance Consultant,
Financial PSI, Inc

MORE ABOUT FINANCIAL PSI

Financial Products and Services, Inc., the wholly owned insurance subsidiary of the Tennessee Bankers Association, welcomes the opportunity to help your bank examine your cyber insurance policy and your risk control measures to help insure you are not the next statistic of a cyber crime. If you are interested in finding out more about Financial PSI or the products available, please contact Jon Goodson at 615-244- 5100 or jgoodson@financialpsi.com.

Banks are top targets for security breaches. While the media often reminds us of high- profile network leaks, banks of all sizes are at risk. Because the unintentional release of sensitive customer information is a larger risk than ever, it is essential that you be prepared to react efficiently and effectively in the event of a breach.

In order to prepare for breaches in security, banks must tighten their data security controls and plan for a potentially significant financial blow should these controls be insufficient. With continual threats of viruses, hackers and unauthorized use of sensitive information, your institution must respond by preventing, detecting and responding to cyber-attacks through a well-orchestrated cyber security program.

THE SAFEGUARDS RULE

The Federal Trade Commission (FTC) issued the Gramm- Leach-Bliley (GLB) Act, which requires financial institutions to ensure the security and confidentiality of sensitive personal information. The Safeguards Rule, which requires all financial institutions under FTC jurisdiction to take steps to keep customer information secure, was issued with the GLB Act. The measures enacted depend on the size and complexity of the company, the nature and scope of its activities and the sensitivity of the customer information it possesses. The FTC requires each plan to include the following components:

- A designated coordinator of the information security program
- An assessment of risks to customer information in each relevant area of the

company's operation and an evaluation of the current safeguards for controlling these risks

- A program in place to prevent security breaches
- Service providers that, by contract, maintain appropriate safeguards
- Regular adjustments to the information security program in light of relevant circumstances, changes in the company's operations or results of security monitoring

Create a formal, documented risk management plan that addresses the scope, roles, responsibilities, compliance criteria and methodology for performing cyber risk assessments. This plan should include a characterization of all systems used at the organization based on their function, the data stored and processed and importance to the facility.

EMPLOYEE TRAINING

Employees using data are the first line of defense against security breaches. Thorough training is a keystone of any information security program. Follow these guidelines to promote employee cooperation:

- Conduct background checks before hire.
- Ask employees to review and sign your company's confidentiality and security policy.
- Limit access to information to those employees that require it for job duties.
- Train employees to store materials such as laptops or mobile devices in secure places.
- Train employees to encrypt information, lock rooms and file cabinets, and report all



PHOTO: SHUTTERSTOCK.COM

- attempts to obtain customer information.
- Remind employees of the legal requirement to keep information secure and confidential, and impose disciplinary policies for violators.
- Immediately deactivate passwords for employees who are terminated.

NETWORK AND INFORMATION SYSTEMS

Design your information systems so that they are as protected as possible from security breaches:

- Take precautionary measures when selecting an internet service provider (ISP).
- Use appropriate audit procedures to detect improper disclosure or theft of customer information immediately.
- Dispose of customer information in a secure way, shredding papers and erasing data on electronic hardware such as computers or hard drives.
- Maintain inventory of your company's computers and other mobile devices.

IN THE EVENT OF A BREACH

A swift, appropriate response is important if your company experiences a security breach. Follow these steps to minimize damage:


- Preserve and review files or programs that might reveal the extent of the breach.

- Secure any information that may have been compromised.
- Notify consumers, law enforcement and businesses if the breach poses the risk of identity theft, criminal activity or other related harm. State laws regarding notification vary.

TRANSFERRING THE RISK

Cyber security is a serious concern for all financial institutions. The cost of a security breach can be considerable, and may include the following:

- Credit monitoring services for affected customers
- Creation of new account numbers and re-establishing secure account numbers
- Issuing new credit or debit cards
- Hiring a crisis management or public relations firm
- Class-action lawsuits
- Irreversible damage to the corporate brand

Be sure you are taking steps to prevent security breaches and creating a plan in case one does occur. Contact Financial Products and Services, Inc. to learn about our risk management resources and insurance solutions, such as Internet and media liability, security and privacy liability, and identity theft insurance. 



The value of purchasing cards for U.S. middle market companies

MORE ABOUT SERVISFIRST

You can learn more about TBA's and ABA's endorsements of ServisFirst's credit card programs by following the links, or by reaching out directly to Karen Grahn, SVP Credit Card Division, at kgrahn@servisfirstbank.com or 205-949-0330.

Organizations grow, and they diversify as they do. They seek new sources of revenue by serving new customers and new markets, or by offering new products or services to loyal customers. With expansion comes complexity: new suppliers of raw materials or other inputs to production, more suppliers in order to de-risk the supply chain or maximize bargaining leverage, new business units and cost centers, expanding exposure to risks, and the list goes on.

To meet the demands of organizational growth and complexity, organizations require a combination of flexibility and control in how they pay for mission critical inputs of production. In this article, we explore some of the primary reasons organizations add purchasing cards to their payables arsenal and the benefits they derive from that important decision.

CFOs and their operating teams wear many hats, depending on the evolving needs of their business. For this reason, purchasing cards remain one of the fastest growing treasury management solutions in the market year after year. Visa forecasts purchasing card, including virtual card, spend to grow 12% over the next three years.

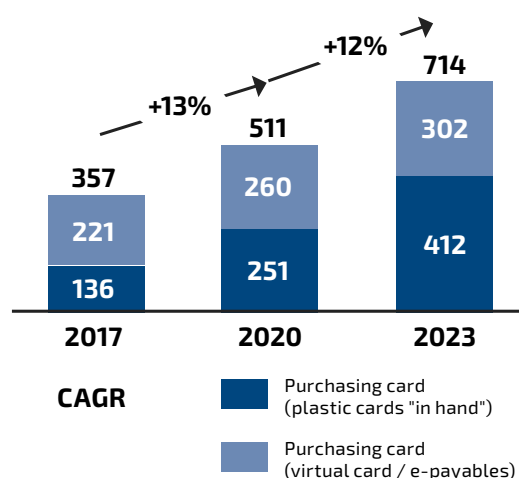
What's in it for your commercial customer?

INCREASED FINANCIAL CONTROLS

The CFO needs systems of control in place that can scale with the growing organization. Few solutions meet those needs as well as purchasing cards do.

- Spending limits—Whether on a monthly basis or on individual transaction basis, purchasing cards allow companies to increase budget controls and governance over employee spending, and provide flexibility in emergencies or for one-off situations
- Real-time view of transactions—Using the same card management tools that control

US PURCHASING CARD SPEND IN BILLIONS, USD



Sources: (1) Accenture Banking Blog, Nov. 2018 for 2017–2022 estimates, https://bankingblog.accenture.com/slice-700b-us-commercial-card-spend-up-for-brags?lang=en_US; (2) Visa Consulting & Analytics for 2023 forecast

spending limits, the company's card program administrator can monitor cardholder and company-level spending. This increases visibility of spend for accruals and forecasting.

- Expense management transparency and efficiency—By displacing petty cash accounts, purchasing cards help the CFO streamline the resource-intensive tasks associated with administering petty cash accounts. This includes monitoring, funding, distributing, and reconciling accounts. Purchasing cards also reduce the risk of fraud associated with unknown expenses and lost receipts.

GREATER OPERATIONAL EFFICIENCY

Purchasing cards create efficiency in financial operations. Below are several examples of efficiencies companies have leveraged:

- Streamline Purchasing and Accounts Payable—Purchasing cards enable more efficient B2B transactions for low-value payments. An important secondary benefit of reduced document processing is a reduced risk of data entry errors.
- Expense accounting—Expense management tools, deployed with purchasing card programs, deliver data files that can upload automatically to ERP and GL systems, alleviating resource-intensive and error-prone data entry tasks.
- Employee productivity—Employees can report expenses easily and with minimal manual intervention. This reduces keying errors and allows them to spend less time on expense reporting tasks and more time on their primary job functions.

IMPROVED TREASURY SERVICES ROI

Treasury managers make difficult decisions every day about how to deploy their company's working capital. Most of the time those decisions include transaction processing fees paid to their banks. Purchasing cards changes the value exchange.

- Revenue share—Unlike with check, ACH, or wire, the fees associated with making payments via purchasing card typically do not fall to the company making the payment. This creates opportunities for the company using the purchasing card to benefit from revenue share with its bank. Typically, revenue share occurs through cash rebates paid for spending above defined tiers. The revenue share can be sizable depending on the amount and type of spend.
- Working capital benefits—Payment terms vary by provider, but in general, purchasing cards allow companies to extend cash flow by taking advantage of payment terms from their card issuer. With an average billing cycle of 30 days and an average payment term of 25 days, a company paying via purchasing card can receive an average of 27 additional days of float on payables (i.e., $27 = 30/2 + 25/2$).

What's in it for the bank?


Offering purchasing cards to your commercial customers enables several important goals, two that stand out include:

- Modern, flexible payment options—Corpo-

rate customers will be more likely to remain customers and expand their use of banking services if their payments needs are fully met and surpassed.

- Significant non-interest income—Banks issuing purchasing cards appreciate two particular characteristics of corporate card use: 1) higher average spend, and 2) higher interchange earned. A profit share of 20% or more can deliver substantial, recurring revenue to the bank.

What does it take to get started?

Researching, identifying, and selecting a purchasing card partner has been made simpler by the Tennessee Bankers Association and the American Bankers Association. These two influential groups have given their exclusive endorsement to ServisFirst Bank, a correspondent bank in Birmingham, Ala. with a track record of success in purchasing card issuing, as well as many other mission-critical banking services. The selection of ServisFirst followed a rigorous RFP process, designed to lighten the load of community banks when conducting third-party due diligence. 





2022 GSB at LSU Tennessee students

Twenty-six Tennessee Bankers graduate GSB at LSU

On June 3, 2022, 192 bankers, including 26 from Tennessee, received graduation diplomas during the 70th annual two-week session of the Graduate School of Banking at Louisiana State University in Baton Rouge, La.

Sponsored by the Tennessee Bankers Association and 14 other southern state bankers associations in cooperation with the Division of Continuing Education at LSU, students traveled from 21 states and Mexico for the 2022 session. The faculty consists of bankers, business and professional leaders, and educators from all parts of the U.S.

Tennessee faculty for the 2022 session included Tennesseans Harvey Church, First Farmers and Merchants Bank, Columbia; Dave DeFazio, Strategy Corps, Brentwood; Bill Harter, First Bank, Collierville; Jeff Hudson, First National Bankers Bank, Germantown; Dr. Thomas Payne, Tennessee Tech; Ronny Roberts, ProBank Austin, Brentwood; and Tod Trulove, Tennessee Department of Financial Institutions, Nashville, along with several other faculty who are TBA associate members and on faculty of the TBA's Southeastern Schools.

Under the leadership of John Naughton, GSB Executive Director, Tennessee members of the Board of Trustees include Colin Barrett, TBA president/CEO, and Scott Cavanaugh, First Community Bank of Tennessee, Shelbyville.

Learn more about attending the school and the 2023 session at www.gsblsu.org.

Congratulations to the TBA members and Tennessee-based regulators who received diplomas among the Class of 2022. 🎓

2022 GSB AT LSU GRADUATES

BRAD BRANSCUM, First Community Bank
JORDAN BROWN, Tennessee Department of Financial Institutions
WESTLEY BURNETT, American Bank & Trust
DAVID GEORGE BURNS, III, Citizens Bank of Lafayette
HOUSTON ELLIS COZART, INSOUTH Bank
HUNTER S. DEBERRY, Tennessee Distilling Group
COTY GRISSOM, Homeland Community Bank
ALMA DELIA HALES, Tennessee Tech University
JENNIFER R. JOHNSON, Mountain Valley Bank
DANIEL P. KING, Centennial Bank
DAVID K. KNIELING, First National Bank of Tennessee
MATTHEW AARON LAYTON, First Vision Bank of Tennessee
BART LOVVORN, Bank of Lincoln County
CLIFFORD MAHALA, Farmers State Bank
TIMOTHY MANN, Bank of Tennessee
LANCE D. MARKHAM, Citizens Bank
RONALD. MARK MCDOUGAL, Tower Community Bank
WILLIAM H. SANDERS, Planters Bank
TIMOTHY L. STOKELY, INSOUTH Bank
DANIEL L. WALKER, First Vision Bank of Tennessee
DANIEL S. WATSON, First Community Bank
JOSHUA D. WHITE, The Farmers Bank
ROBERT P. WILES, First Commerce Bank
BRITTANY WILLIAMS, Tennessee Department of Financial Institutions
MICHAEL JUSTIN WILLIS, Wilson Bank & Trust

Looking to put a true collaborator in your corner?

Bank on ODP Business Solutions™.



Your financial institution is committed to serving your customers, associates, and communities. At ODP Business Solutions, we're endorsed by the TBA and committed to serving you.



Count on us to provide a high-touch service model, reliable supply chain solutions, discounted pricing, and powerful reporting to each of your branches.

- More than 1,300 discounted items frequently used by the banking industry
- Free delivery on qualifying orders of \$50 or more*
- Customized website with employee contract pricing
- Cost-saving tools, reporting, and bill management
- Quarterly business reviews

This is just a fraction of what we offer. Look to us for industry experience, insight, and support that can help you maximize performance, efficiency, and productivity across every transaction.



Contact bank.opportunities@odpbusiness.com for more information.

*Free Delivery: Minimum purchase required after discounts and before taxes. Orders outside our local delivery area and most furniture, oversized items, bulk items, cases of bottled water and other beverages, and special order items do not qualify. Non-qualifying orders incur a delivery charge. Delivery fees will be noted prior to purchase. Many orders can be delivered the next business day (between 8:30 a.m. and 5:00 p.m.) if placed online or via phone by 3:00 p.m. or via fax by 1:00 p.m. local time (in most locations). Other restrictions apply. See odpbusiness.com, call 888.263.3423, or ask your account manager for details. ODP and ODP Business Solutions are trademarks of ODP Business Solutions, LLC. © 2022 ODP Business Solutions, LLC. All rights reserved. 3164

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.

ECONOMIC DEVELOPMENT

River City Capital

1863 Madison Ave
Memphis, TN 38104-2621
Phone number: 901-545-5641
www.rivercitycapital.org
Contact: Ron Brooks - ron@rivercitycapital.org
River City Capital is a nonprofit CDFI based in Memphis, Tenn.

ELECTRONIC BANKING SERVICES MARKETING SPECIAL SERVICES



Lively

301 Howard St Ste 550
San Francisco, CA 94105-6667
Phone Number: 208-724-0309
Toll-Free: 888-576-4837
www.livelyme.com
Contact: Adam Berry - adam.berry@livelyme.com



BERRY

Today, everyone expects robust, functional, and simple experiences from their financial institutions. Solutions must be tech-centered, automated, paperless, and of course, user-friendly. This includes health savings accounts (HSA), which have seen accelerated adoption in response to rising healthcare costs. At Lively, our team has years of experience assisting financial institutions to improve the profitability of their HSA business by driving new retail and commercial traffic through branches, strengthening core deposits, minimizing risk and compliance issues, and retaining current customers. Give yourself an advantage by delivering a best-in-class HSA experience. When you partner with Lively, we take care of the heavy lifting for you, and our team of HSA experts is always ready to help you meet your business goals.

ELECTRONIC BANKING SERVICES



Alkami Technology

5601 Granite Pkwy Ste 120
Plano TX 75024- 6666
Phone number: 408-706-8801
Toll-Free: 877-725-5264
www.alkami.com
Contact: Chris Spohr - chris.spohr@alkami.com



SPOHR

Alkami Technology, Inc. is a leading cloud-based digital banking solutions provider for financial institutions in the United States that enables clients to grow confidently, adapt quickly and build thriving digital communities. Alkami helps clients transform through retail banking and business banking, digital account opening, loan origination, and multi-payment fraud prevention solutions.

LENDING

Core10, Inc

660 Bakers Bridge Ave Ste 100
Franklin, TN 37067-6528
Toll-Free: 855-737-5323
<https://core10.io/>
Contact: Drew Cranston - drew.cranston@core10.io

Loan lifecycle management tools for commercial lending that automate the process all the way from business card transactions through spreading, decision-making, documents and booking. Reduce friction, frustration and errors while increasing efficiency and transparency. Digital Account Opening with Core Integration.

SOFTWARE/COMPUTERS



Quantalytix

1500 1st Ave N Ste R108
Birmingham, AL 35203- 1865
Phone number: 615-594-5712
www.quantalytix.com
Contact: Will Bryant
willbryant@quantalytix.com



BRYANT



ALIOTTA

Based in Birmingham, Ala., Quantalytix was founded by two former bankers who recognized a void in the current marketplace. In response, the company launched a cloud-based loan portfolio management platform that provides community financial institutions with actionable insights and key drivers of the loan portfolio via enriched, interactive dashboards. The platform seamlessly integrates with existing business systems, automatically aggregates data and provides real-time views of performance to enable more efficient operations, improve the customer experience, drive profitability and boost productivity. Working with both traditional and non-traditional lenders, more than \$7 billion in loan volume is currently managed on the Quantalytix platform. The platform is SOC2 Type 1 compliant and includes built-in quality assurance checks and sophisticated security features to ensure the highest levels of data integrity.

WE'VE GOT THE TOOLS. YOU'VE GOT THE TALENT.

You want to attract, retain and take care of top talent for your business. We'll listen and pull together our insights, technology and expertise to find the best benefit solutions for you.

Contact David Shoemaker at david.shoemaker@nfp.com or James Taylor at james.taylor@nfp.com



executivebenefits.nfp.com



Endorsed by the
American Bankers
Association

Insurance services provided by Equias Alliance, LLC, a subsidiary of NFP Corp. (NFP). Doing business in California as Equias Alliance Insurance Services, LLC, (License #0H52337). Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Kestra IS is not affiliated with Equias Alliance LLC or NFP. Investor Disclosures: kestrafinancial.com/disclosures



People on the Move

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

PROMOTIONS

Alexander Thompson Arnold, Milan, has welcomed **Aimee Massey** as the firm's first chief operating officer.



MASSEY

Argent Trust of Tennessee, Nashville, has welcomed **James Story** as senior portfolio manager.



STORY



WILBERT

THOMPSON

VEST

Butler Snow LLP, Nashville, has named **W.W. Frank Wilbert** as a commercial litigation attorney, partner; **Jamie Thompson** as a labor and employment attorney and **W. Travis Vest** as a commercial litigation attorney.



CapStar Bank, Manchester, has welcomed **Shane Davis** as the financial center manager at the **Manchester Hillsboro** branch.

CB&S Bank Inc. has appointed **Rachel Murphy** as the branch sales manager of the **Savannah** office.



MURPHY

Diversified Trust Co. Inc., Memphis, has named **Alison Henneberger** as senior vice president.



HENNEBERGER

Farmers State Bank, Mountain City, has promoted **David D. Arnold** to president. John Muse will remain chairman and CEO.



ARNOLD

FirstBank, Knoxville, has named **Robin Harp** as a relationship manager for the local market.



HARP

FirstBank has welcomed **Alexus Miller** as the financial center manager at their **Scottsville, Ky.** branch office.



MILLER



LYNN



MCGUIRE



J. WILLIAMS



CAVANAH



HAMMETT



HOLLINGSWORTH



ROSS



C. WILLIAMS



GUINN



LUMLEY



POLLOCK



USRY



COURTNEY



L. WILLIAMS



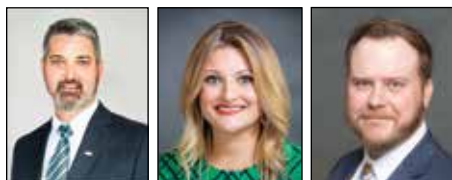
BRIDGES



BORING

First Citizens National Bank, Dyersburg, has promoted **Leslie Lynn** to senior vice president and manager of loan operations; **Shirley McGuire** to senior vice president and chief information security officer; **Jonathan Williams** to senior vice president and commercial lender; **Casey Cavanah** to vice president

and commercial lender; **Sharon Hammett** to vice president and regional administrator; **Tevvy Hollingsworth** to vice president, BSA officer and fraud manager; **Matt Ross** to vice president and agricultural lender; **Courtney Williams** to vice president and professional learning project manager; **Kelsey Guinn** to assistant vice president and loan officer; **Jeannette Lumley** to assistant vice president and data analyst; **Alyson Pollock** to assistant vice president and loan origination system administrator; **Connie Usry** to assistant vice president and document imaging specialist; and **Cora Courtney** to branch manager at the **Millington** financial center. The bank has named **Lesley Williams** as the **Bartlett** financial center president; **Gene Bridges** as **Arlington** financial center president; **Jennifer Boring** as assistant vice president and branch manager for the **Arlington** financial center.



HUGHES LADD SHORT

First Farmers and Merchants Bank, Columbia, has promoted **Stephen K. Hughes** to chief payments officer, named **Ashley Y. Ladd** as chief compliance officer and **Sam W. Short** as a trust officer.



LEWIS GRIFFIN



PHILLIPS GUTIERREZ

Fourth Capital, Nashville, has named **Pratt Lewis** as executive vice president and chief innovation officer. **Harrison Griffin** and **Heidi Phillips** were named vice presidents and added to the relationship banking team. **Megan Gutierrez** was added to the loan operations team as a loan servicing specialist.

Gullett Sanford Robinson & Martin PLLC (GSRM Law) has named **Diamond Stewart** as an associate in litigation and labor and employment sections.



STEWART

HomeTrust Bank, Asheville, N.C., has appointed **Megan Pelletier** as executive vice president and chief people officer.



PELLETIER

Mountain Commerce Bank, Knoxville, has named **Joshua R. Marsh** as a senior vice president and senior relationship manager at its **Brentwood** office.



MARSH

Oakworth Capital Bank, Brentwood, has named **Patrick Harkins** as client advisor in commercial banking.



HARKINS

Patriot Bank, Barretville, has welcomed **Don Oliver** to its new **Arlington** branch as senior vice president and the first director of retail banking.



OLIVER



HITSON



MATOUSEK



ROBINSON

Pinnacle Financial Partners, Knoxville, has welcomed three new team members; **Darrell Hitson** as a senior vice president and mortgage advisor; **Rachel Matousek** as a senior vice president and credit advisor; and **Julie Robinson** as a treasury management analyst in the client advisory group.



GREENE



MCLELLAN



JABLONSKI

Pinnacle Financial Partners, Nashville, has added these staff members to serve the Middle Tennessee market: **Kat McElroy**, **Meagan Karmiller**, **Vallery Pardo-Lopez**, **Tina Askew**, **Micah Spears**, **Kim Newby**, **Jordan Pennington**, and **Amy Castle**. The firm has named **Mark Jannetty** as a financial advisor to its equipment finance team; In addition, **Dan Greene** was welcomed as a financial consultant, **Lee McLellan** as an investment representative, and **Austyn Jablonski** as a sales assistant to PFP's Asset Management Group.

Pinnacle Financial Partners, Atlanta, Ga., has added **Abdul Kahsai** to the restaurant and franchise finance team and will cover the western United States.



KAHSAI



People on the Move *continued*



PETRI

SPRIGGS

ROBERSON

PNC Bank, N.A., Franklin, has named **Rick Petri** as vice president, senior relationship manager, commercial banking; **Bryan Spriggs** as senior relationship manager, commercial banking; and **Sean Roberson** as vice president and senior investment advisor, institutional asset management at **PNC Financial Services Group Inc.**



GAW

MOORE

Raymond James & Associates Inc., Nashville, has named **Ed Gaw, Jr.** as senior vice president, investments and **Theresa Moore** as senior registered sales associate.

Simmons Bank, Memphis, has named **David Dodson** as senior vice president and division credit officer.



DODSON

Pine Bluff, Ark.-based Simmons Bank promoted **Dion Grey** to director of market development, overseeing the **Memphis** market.

SmartBank, Cookeville, has named **Cheryl Sandlin** as market executive.



SANDLIN

Southern Heritage Bank (branch of First Citizens National Bank), Cleveland, has promoted **Destiny Eberst** to executive assistant of the president and chief of operations officer.



EBERST



HUMPHREY

MEAD



HORMANDL

BATTINO

The Trust Company of Tennessee, Knoxville, has added **Michael Humphrey** as a trust officer; **Grace Mead** as a relationship manager; **Daniel Hormandl** as a customer service representative; and **Michelle Battino** as a staff accountant.

Truxton Trust, Nashville, has added the role of executive vice president to **Derrick Jones**.



JONES



K. MASON

T. MASON



FORD

MILLER

Volunteer Federal Savings Bank, Madisonville, has promoted **Kressa Mason** to vice president as the branch manager at the **Tellico Plains** office; **Tanner Mason** to financial officer; **Linda Ford** to human resources officer; **Stephen Miller** to chief financial officer and assistant vice president.



WOODARD-BARNHILL

GEISENHOFFER

HOLLOWAY

Wilson Bank & Trust, Lebanon, has named **Stacey Woodard-Barnhill** as an assistant vice president-office manager at the **Gordonsville** office, and **Trey Geisenhoffer** as an assistant vice president-office manager at the **Mount Juliet** office. **Brendon Holloway** was promoted to commercial lender at the **Donelson** office.

CELEBRATIONS



Tammy Townsend, former financial center manager at **CapStar Bank's (First National Bank) Manchester Hillsboro** location has retired following 27 years of service.



David C. Verble, CEO of **Citizens National Bank, Sevierville**, was honored with the 2022 Good Scout Award from the Great Smoky Mountain Council of the Boy Scouts of America.



Debra Cox, formerly with **First Citizens National Bank, Dyersburg**, has retired after serving the bank for 47 years, and **Denise Barnett** has retired after 34 years of service.



Susan Clark, former vice president and manager of **Airport Park Branch of First Community Bank of Tennessee, Shelbyville**, has retired after 24 years of service.

Rodney Spicer, senior vice president, chief credit officer at **INSOUTH Bank, Brownsville**, is celebrating 30 years of service with the bank.



SPICER



Peoples Bank of East Tennessee, Madisonville, is celebrating 25 years in business, along with three employees—**Beth Henry, Kay Torbett, and Loretta Laney**—who have been with the bank since it opened.



Lori Riley and Melissa Ruth of Peoples Bank, Clifton, are celebrating work anniversaries of 21 years and 25 years respectively.

Tim Looney, former executive vice president of **Peoples Bank of Middle Tennessee, Shelbyville**, has retired after 20 years of service.



LOONEY



People on the Move *continued*

Ashley Jackson of **Planters Bank, Clarksville**, was recognized for her years of service as Clarksville's United Way board member and the executive board, and the bank was named one of the top 10 highest fundraising companies in Montgomery County for United Way.



JACKSON

Melvin Stephens of **United Cumberland Bank, Oneida**, has retired after 14 years of service.



STEPHENS



MILLIGAN




AGEE



BUFFALOE

Joy Milligan, customer service representative at **Security Bank, Trenton** office, is celebrating 24 years' work anniversary; **Jared Agee**, senior vice president, chief information officer, and **Marilyn Buffaloe**, vice president of deposit compliance, **Dyersburg**, are celebrating 20 years' work anniversary, 27 years' work anniversary respectively.



Christy Gray of **The Trust Company of Tennessee, Knoxville**, is celebrating a work anniversary of 20 years. 



PROVIDING MERCHANT SERVICES FOR OVER 600 COMMUNITY BANKS



Contact Banc Card today to see how partnering with us can benefit you and your business clients.

PARTNERSHIP BENEFITS

- PROACTIVE/ FACE TO FACE/ LOCAL SERVICE
 - DEPOSIT GROWTH
 - CLIENT RETENTION
- STATE OF THE ART TECHNOLOGY

CUSTOMIZED PLAN TO FIT ANY BUSINESS

- MOBILE/ POINT OF SALE/ VIRTUAL TERMINALS
 - E COMMERCE
 - EXPEDITED FUNDING AVAILABLE
 - 24/7 CUSTOMER SUPPORT

Phillip Harrison | 615-577-4784
pharrison@bancard.com

Bank Notes



The Bank of Fayette County has opened a new branch office in **Arlington**, located at 5560 Airline Road.



Bank of Frankewing, Frankewing, celebrated a grand opening of their new location at 14226 U.S. 231 N., Hazel Green, AL 35750.

Encinitas, California-based C3Bank will open a branch office in **Nashville** at 615 Ave. S., in the Gulch.

Civis Bank, Rogersville, has changed its name to **Thread Bank**, effective May 3, 2022.

Elliott Davis, LLC, Greenville, S.C. has announced a merger of equals with Whitley Penn LLP, Fort Worth, Texas, to form **Elliott Penn LLP**, a business solutions firm with approximately \$400 million in revenue, over 1400 employees and 16 offices across the South.

ICBA Securities Inc., the broker-dealer subsidiary of the Independent Community Bankers of America (ICBA) in Washington D.C., elected **Thomas E. Bates Jr.**, president and CEO of **Legends Bank in Clarksville, Tenn.**, as chairman of the ICBA Securities board of directors.



BATES



Knoxville-based **Mountain Commerce Bank**, a subsidiary of **Mountain Commerce Bancorp Inc.** has announced plans for a new branch in **Brentwood**, and the construction of a new operations center in **Johnson City** as well as plans to construct a new financial center in the Johnson City market.



Peoples Bank of East Tennessee, Madisonville, celebrated a grand opening at the **Maryville** branch office.



Pinnacle Financial Partners celebrated a ribbon cutting in **Gallatin** (delayed a year because of the pandemic) at 1534 Noah Lane.



Pinnacle Financial Partners held a ribbon cutting for the **Bartlett** office co-hosted by the Memphis Grizzlies with Grizz and Zach Randolph.

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.



Gary Shelton, interim East Tenn. regional president; Lance McKinney, East Tenn. consumer mortgage and lending manager; Amy McKinney, branch manager/loan officer; Tammy Kinser, Greene Co. market president



Lt. Teddy Lawing, Greene Co. Sheriff's Dept.; Lt. Joe Prokop – Greeneville Police Dept.; Front row: Tammy Kinser: Greene Co. market president, Apex Bank; Tosha Church, Youth Services officer; Amy McKinney, Apex Bank branch manager/loan officer; Wendy Peay, United Way of Greene Co., director

Apex Bank, Greeneville, sponsored an SRO/Parent Academy to educate parents/guardians on how to detect impaired behavior in their students—whether from substance abuse, social media trends or peer pressure--and they partnered with community members from the Greene County Sheriff's Department and local police, city and county schools, Judge Kenneth Bailey and Juvenile Court, and the county drug coalition, as well as the local media.

Argent Trust of Tennessee, subsidiary of Argent Financial Group, Nashville, has created Our Community, Our Future campaign to modernize Nashville's Gordon Jewish Community Center, co-chaired by Howard Safer, vice chairman.



Bank of Frankewing, Lawrenceburg, hosted the putting green at the 31st Annual Chamber Golf Tournament and proceeds were presented to the Lawrence County Substance Abuse Prevention Coalition.



Bank of Frankewing, Pulaski, took part in Giles Chamber Lemonade Day, supported Mrs. Risner's third grade class

who created a business plan, convinced their teacher to sign a loan, manned the lemonade stand, and donated the proceeds to their teacher's classroom supply list as well as the Rural Food Development, St. Jude's Children Research Hospital, and a local animal shelter.



Citizens National Bank, Sevierville, was the executive sponsor of the Inaugural Sporting Clays Tournament in support of Sevier County Soccer.



Teammates of **First Citizens National Bank Green Village** office, **Dyersburg**, cleaned the windshields of friends and customers who came to the drive-through and donations of \$861 were given to the Dyer County Relay For Life.



Employees of **First Community Bank of the Heartland** in **Dyersburg**, **South Fulton**, and **Martin Skyhawk** volunteered their time to clean up their communities on a Make a Difference Friday in May.



Employees of **First Farmers and Merchants Bank, Columbia**, participated in a Habitat for Humanity William-Maury build of house and shed.



Pictured are Whit Barr and Carly Holloway from the **Hatcher Lane** branch of **First Farmers and Merchants Bank, Columbia**, with the bank's check to sponsor the Polk Memorial Ball.



The Hardin County Bank, Savannah, 15th Annual Cruz 'n for a KID'S Cure car show exhibited a record number of 150 cars and raised \$15,000, with all proceeds going to St. Jude's Children's Research Hospital.



Community Building *continued*



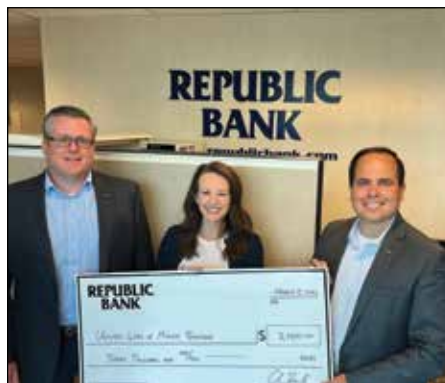
Peoples Bank of the South, LaFollette, has given \$10,000 to support the fundraising efforts by a group of young community leaders to build Caryville Cares Playground, an all-inclusive playground for children of all abilities in Campbell County.



Teammates of **Pinnacle Financial Partners, Murfreesboro**, gave \$1,000 sponsorship to the Blakely Foundation's Brave Run, which raises funds to assist parents who have medical and/or funeral expenses after a loss of a child by stillbirth.



Associates from **Renasant Bank, Nashville**, and **CapStar Bank Nashville**, participated in the First Townhouse Community Habitat for Humanity of Greater Nashville build. A team of Cap-Star Bank volunteers spent their Sunday lending a hand to put the finishing touches on a Habitat for Humanity build.



Pictured are Chad Hart and Luis Parodi Sr. of **Nashville's Republic Bank & Trust Company**, presenting a \$3,000 donation to Courtney Barlar of United Way of Greater Nashville, in support of their Volunteer Income Tax Assistance (VITA) program.



Security Bank, Dyersburg, participated in Dyer County Relay for Life's Carnival for a Cure, and its team was able to raise \$2,657 for the fight against cancer.



Sumner Bank & Trust, Gallatin, made a \$1,000 donation to Pedal for Paws.



TNBANK, Oak Ridge, made a \$1200 donation to the PJ Parkinson's Support group.



Tower Community Bank, Jasper, sponsored an inaugural Cornbread Fondo Bicycle Race with 116-plus riders who rode in either a 69-mile or a 35-mile course. Tower employees were set up at different rest stations all along each course to support the riders with water, snacks, and of course, cornbread, to celebrate the 25th anniversary of the National Cornbread Festival of South Pittsburg.




United Cumberland Bank, Oneida, made a \$5,000 donation to support the fundraising efforts to build Byrdi's Playground, an all-inclusive playground to accommodate students with special needs at Oneida Middle School in memory of Houston Byrd, a former special education teacher at OMS.



Banking teams from **Wells Fargo Bank, N.A., Nashville and Tennessee** markets, participated in a team-volunteer activity with Junior Achievement of Middle Tennessee, helping with their Finance Park Program. Following a series of teacher-led lessons, team members facilitated discussions among students of middle and high school grades, shared experiences about their own careers, and encouraged students in their own career explorations.



Wilson Bank & Trust, Gallatin, partnered with the Feed Sumner Food Bank & Ministry with a scavenger hunt challenge to collect food or cash for the nonprofit. 

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 mrادford@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

2206-10 LOAN UNDERWRITER

F&M Bank
Qualified candidates may send their resumes to lynn.olive@myfmbank.com.

2206-9 CREDIT ANALYST

Bank of Fayette County
Please send resume and salary requirements to the Vice President of Human Resources; P.O. Box 519; Rossville, TN 38066 or ddufour@bankofffayettecounty.com.

2206-8 INTERNAL AUDITOR

Bank of Fayette County
Please send resume and salary requirements to the Vice President of Human Resources; P.O. Box 519; Rossville, TN 38066 or ddufour@bankofffayettecounty.com.

2206-7 ENERGY EFFICIENT LOAN COORDINATOR

Pathway Lending
Qualified candidates may send resumes to: Rita.Johnson@pathwaylending.org.

2206-6 MORTGAGE COMMUNITY DEVELOPMENT MANAGER

Wilson Bank & Trust
Visit www.wilsonbank.com, click on "About Us", then "Careers" for online employment application and submission instructions.

2206-5 CUSTOMER CARE SPECIALIST

CapStar Bank
Qualified candidates can use the link below to learn more about the position and to apply. https://workforce-now.adp.com/mascsr/default/mdf/recruitment/recruitment.html?cid=e-fa1b269-c15e-4875-8e37-fb6bb6dbb61b&c-cid=19000101_000001&jobId=440454&source=CC2&lang=en_US

2206-4 INFORMATION TECHNOLOGY SPECIALIST

Volunteer State Bank
Qualified candidates may send their resumes to Donna Freeland (dfreeland@volstatebank.com).

2206-3 VP LENDING-NASHVILLE OPPORTUNITY FUND (NOF)

Pathway Lending
Qualified candidates may send their resumes to rita.johnson@pathwaylending.com.

2206-2 PROJECT COORDINATOR

Wilson Bank & Trust
Visit www.wilsonbank.com, click on "About Us", then "Careers" for online employment

application and submission instructions.

2205-11 AGENCY BUSINESS DEVELOPMENT OFFICER

Title Center of the South, LLC
Qualified candidates may email resumes to ncarroll@invtitle.com.

2205-8 COMMERCIAL UNDERWRITER II

First Volunteer Bank. Qualified candidates may visit www.firstvolunteer.com/careers to apply.

2205-6 PARTNER ACCOUNT EXECUTIVE

MetaBank. Send resumes to: abenton@metabank.com to apply.

2205-5 PROJECT MANAGER III

Meta Bank. Send resumes to: abenton@metabank.com

2205-4 DIRECTOR, CORRESPONDENT BANKING

Meta Bank. Send resumes to: abenton@metabank.com

2205-3 LENDING ASSISTANT

Renasant Bank. Send resumes to: stephanie.feltmeyer@renasant.com

2205-2 HEAD TELLER POSITION

Renasant Bank. Send resumes to: stephanie.feltmeyer@renasant.com

2205-1 PERSONAL BANKER

Renasant Bank. Send resumes to: stephanie.feltmeyer@renasant.com


2204-11 CFO

Coffee County Bank. Send resumes to: jnogradula@coffeecobank.com

2204-10 BUSINESS LENDER

Commercial Bank. Please apply online at cbtn.com, by clicking on Career Opportunities under the About Us tab.

2204-9 LOAN OPERATIONS MANAGER

Wilson Bank & Trust. Visit www.wilsonbank.com, click on "About Us", then "Careers" for online employment application and submission instructions. 

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

Featured Events

**AUGUST
29 & 30**

BASIC CONSUMER LENDING

TBA Barrett Training Center, Nashville

Early Registration Deadline: August 15

TBA Member/Associate Member Registration: \$570

TBA Contact: Monique White, mwhite@TNBankers.org

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

Program highlights

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



**AUGUST 31 &
SEPTEMBER 1**

TRAINING THE CREDIT ANALYST

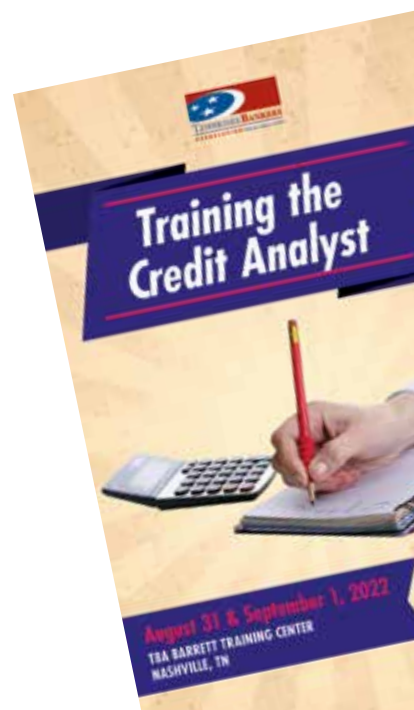
TBA Barrett Training Center, Nashville

Early Registration Deadline: August 17

TBA Member/Associate Member Registration: \$570

TBA Contact: Monique White, mwhite@TNBankers.org

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




Bank lobby AC brings in those looking for IDs



The Tennessee Driver License Law was first enacted in 1937, making Tennessee the 32nd state to license drivers. The first IDs cost 50 cents and issued by the Tennessee Highway Patrol.

When driver's licenses were put on sale in Davidson County in June 1953, the First American National Bank, Nashville decided to assist the County Court Clerk in issuing license as an aid to the county and a courtesy to customers. The bank, which was air-conditioned while the county clerk's was out, relieved the wait for many who were issued the IDs in the lobby of the bank.

That month, the county sold 115,000 licenses, of which 13,850 were issued by the bank for \$27,700 (pictured), this representing more than 10% of all those issued by the county. 

Pictured, left to right: Patsy Mason, Doris Massey, Mavis McDaniel, and Alma Askew

Originally published in *The Tennessee Banker* in August 1953.

Professional Development Calendar

2022

● Membership Meetings

August 16–18, 22–25

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

● Universal Banker

August 2 & 3

TBA Barrett Training Center, Nashville

● Branch Leadership Series

August 4: Session 3

TBA Barrett Training Center, Nashville

● Retail Banking Officer Forums

August 5: Session 2

TBA Barrett Training Center, Nashville

● 2022-2023 Senior Lenders and Chief Credit Officers Forums

August 9, 10, 11, 12: Session 1

TBA Gilliam Board Room, Nashville

● Internal Bank Audit and Risk Assessment School

August 10 & 11

TBA Barrett Training Center, Nashville

● Basic Consumer Lending

August 29 & 30

TBA Barrett Training Center, Nashville

● Training the Credit Analyst

August 31 & September 1

TBA Barrett Training Center, Nashville

● Tax Return Analysis

September 2

TBA Barrett Training Center, Nashville

● CEO Forums

September 7, 8, 9: Session 3

TBA Gilliam Board Room, Nashville

● 2021-2022 Senior Compliance Officer Forums

September 8: Session 4

TBA Barrett Training Center, Nashville

● Loan Assistant and Loan Processor Workshop

September 12

TBA Barrett Training Center, Nashville

● 2021-2022 Senior Human Resources Forums

September 13: Session 3

TBA Barrett Training Center, Nashville

● Compliance with Federal Lending Regulations

September 19 & 20 (September 13 & 14, Virtual)

TBA Barrett Training Center, Nashville

● CFO/Controller Forums

September 21 & 22: Session 3

TBA Gilliam Board Room, 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.

Just Regulatory Folks Who Love Banks



KraftCPAs Banking Compliance Services

Loan Compliance
Fair Lending & CRA
HMDA LAR Data Integrity
BSA

Deposit Compliance
Software Data Validation
3rd Party Vendor Management
UDAAP

The firm Tennessee bankers have known & trusted for over 60 years.

kraftcpas.com/tnbanks • 615-242-7353 ext. 180



KraftCPAs
PLLC



Build a **Brighter** Future with FNBB

FNBB is your trusted correspondent banking partner. With FNBB, you gain access to a financially stable provider and the assurance that we will never be your competition. We are committed to building lasting relationships that help you grow and move towards a brighter future!



We offer:

- Asset Liability Management
- Investment Sales/Trading
- Portfolio Accounting
- Safekeeping
- Loan Participations
- Executive Loans
- Holding Company Loans
- Interest Rate Swaps
- Letters of Credit
- Cash Management
- Federal Funds
- Federal Reserve Transactions
- International Services
- Image Exchange Network
- Bank Formation Services
- Compliance Audit Services
- Internal Audit Services
- IS Audit Services
- Loan Review Services
- Insurance Products & Services
- Retirement Plan Services
- Bank Owned Life Insurance
- Credit Card Services
- Data Analytics
- Merchant Services
- Profit Enhancement
- Subordinated Debt
- Systems Evaluation

Charles Morris, *Regional Market President*

Charles Kown, *Relationship Manager*

Jeff Hudson, *Relationship Manager*

Jonathan Simon, *Correspondent Lending Officer*

Jeff Sands, *Correspondent Lending Officer*

Reaves Crabtree, *Capital Markets*

***Always your partner.
Never your competition.***

800.318.6272

bankers-bank.com

FNBB Capital Markets, LLC services are offered through an affiliate FINRA broker dealer. FNBB Services Corp. is not a CPA firm and does not engage in the practice of public accounting. Insurance products are not insured by any Federal government agency. Not a deposit. Not FDIC insured and not guaranteed by this bank.