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TRUSTing in Tennessee

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2022 TBA Year in Review

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Chattanooga's historic Chattanooga Choo-Choo Hotel.

PHOTO: SHUTTERSTOCK



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COLIN BARRETT
*President/CEO,
Tennessee Bankers
Association*

THREE THINGS TO DO THIS MONTH

1.

Review the career tracks pages in the *Professional Development Directory* to help establish a plan for your team's continuing education.

2.

Register for *Credit Conference* by visiting TNBankers.org/credit. For questions, contact Monique White at mwhite@TNBankers.org.

3.

Makes plans to join us for the TBA Government Relations meeting on November 29. You can join us in-person or via Zoom. For more information, contact Amy Heaslet at aheaslet@TNBankers.org.

Industry remains strong heading into 2023

At the end of September, the TBA hosted an NFIB/Visa small business roundtable featuring leading industry economists.

During one of the presentations, a Visa economist discussed the prospects of an impending recession. His conclusion—based on a softening supply chain, strong employment and the Federal Reserve's actions—was that while a recession is likely, it will be a V-shape in the second or third quarter of 2023 and be over quickly.

Although I put as much stock in economic forecasts as I do weather forecasts, I am hope-

ful that he might be on to something. At this point, few people question that a recession is in our immediate future, but there is little consensus on what it will look like. The Federal Reserve's actions are beginning to have an impact on inflation. Trade is picking up as well. And the results of the mid-term elections mean we will have split-control of Congress, which historically has provided a boost to the economy.

There is also optimism specific to Tennessee banking and our state's economy. While we are not immune to the global economy and have



NFIB and Visa brought their Small Business Economic Roadshow to Nashville on Sept. 28. Michael Brown, principal U.S. economist for Visa, briefed small business owners on a number of key issues including inflation, the labor shortage, and supply chain disruptions.

our challenges, like deposits recently, banks in Tennessee continue to outperform those in many neighboring states. A quick glance at the Tennessee Department of Economic and Community Development's website lists the numerous businesses that are relocating to and growing throughout the state as Tennessee continues to lead the way in economic development. Tennessee bankers are rightfully optimistic about the opportunities this will bring.

In recent conversations with bankers, I've enjoyed discussing the importance of building a strong team so banks can seize this momentum the state is seeing. This commitment to employee development has led to an energy and engagement around TBA programming that we haven't seen since before the pandemic. No better example can be found than the strong numbers at *The Southeastern Schools of Banking* and the Young Bankers Division. And the recent *Women in Banking Conference* doubled last year's record attendance. There is also a renewed focus on executive level training, with more bankers participating in *CEO Forums*, *Bank Directors Retreat*, *TBA Convention* and the *Community Banking Conference*. This investment in training will ensure banks are well positioned to navigate any challenges a recession may bring and to take advantage of Tennessee's economic growth.

As you prepare for 2023, I hope you will take a few minutes to review the 2023 *TBA Professional Development Directory* and make plans for your bank's continuing education needs. I encourage you to plan for include *Credit Conference* in Nashville (February 16-17), *Annual Meeting* in West Palm Beach, Fla., (June 18-20), and the *Executive Management Conference* in Banff, Canada (October 1-3). As you plan your team's educational training, please call on Sheena Frech or Monique White at the TBA to discuss developing a training plan for your bank.

Unlike Visa's economist, I'm not making bold predictions on the future. After all, recent years have taught us that new, unexpected challenges can arise in a moment. But I believe that the best is still ahead. And I look forward to being with you on that journey. 🇺🇸

-Colin

"While we are not immune to the global economy and have our challenges, banks in Tennessee continue to outperform those in many neighboring states."

-Colin Barrett, TBA President

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Jo Ellen McKinley

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Regional Manager and
Investment Officer

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TBA Online

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tennessee-bankers-association

September, 27 2022

Today TBA and FPSI recognized our wonderful staff during our Annual Service Recognition Luncheon. Pictured L to R: Penny Powlas (30 years), Michael Quave (20), Sharon Justice-McCray (10), Jon Goodson (15), Sheena Frech (5), Megan Cherry (15), and Colin Barrett (15). We'd also would like to thank Shemeka Greer (20), Lila Griffin (15), Marilyn Richardson (15), Stacey Langford (10) and Tyler Nelson (5).



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 Tyler Nelson at tnelson@TNBankers.org.



TBA WEBINARS

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

Reg E Requirements for Debit Card Error Resolution December 6

Complying with Regulation E for debit card error resolution can be tricky. While it doesn't always seem "fair," it's crucial to follow the specific timeframes and requirements of the investigative process. This webinar will define and explain the types of card transactions covered by Regulation E and the related requirements. Take this opportunity to learn how an error is defined under Reg E; explore timing requirements for investigation and resolution of unauthorized debit card transactions; and discover how to minimize financial losses and maximize accountholder satisfaction.

How to Handle & Respond to Subpoenas, Summonses, Garnishments & Levies December 14

Has your institution implemented proper procedures for handling subpoenas, summonses, garnishments, and levies? Although these complicated legal documents are part of the daily fabric, many staff members are not properly trained to handle them—thus exposing the institution to significant liability. This webinar will explain these legal processes and the situations in which they can be served on your institution. It will describe proper handling, such as determining what information can and can't be disclosed, identifying accounts, placing account holds, answering interrogatories, notifying the accountholder, and remitting funds.



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

STAY UP-TO-DATE

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

Lessons learned after chairing lobbyists association

Since last January, I've had the honor of serving as chairman of the Tennessee Lobbyists Association. Leading an association of my peer lobbyists whom I respect tremendously has taught me some valuable lessons and allowed me the opportunity to share with others the strengths of TBA.

The TLA is much like TBA in that it is a member-driven organization whose success is determined by the engagement of its members. Having strong engagement by TLA members was one of my top priorities while serving as chair, because I have seen first-hand the benefits it creates for TBA. I knew that TBA was fortunate to have such an engaged membership, and getting to work with other industry lobbyists helped me further appreciate the role bankers play not only in our association but also in your communities. Your influence carries a political weight that is one of the strongest in the state and is respected by many.

Serving the TLA as chair also gave me the opportunity to discuss with other lobbyists best practices for member engagement in government relations. It was widely known among lobbyists and legislators that TBA's successful legislative record is due in large part to the advocacy by our members and their relationships with legislators. TBA's government relations team prides itself on having a reputation of having a strong knowledge of banking issues

and representing a united front on those issues. When controversial issues come up, we are successful because our bankers are known, trusted, and willing to make phone calls to legislators.

One of the best ways we help cultivate relationships with bankers and new legislators is visiting with them together in-person in their district when the legislature is not in session. We've spent a large part of our "off session" time the past few months traveling the state and doing those visits. It's one of my favorite parts of my job. Not only do we experience firsthand the beginning of new relationships, and the strengthening of existing ones, it's a great opportunity for us to get to know both bankers and legislators on a personal level. And then, when the time comes during session to ask a legislator to take a certain position on legislation, the conversation is much easier.

Making the time to do these in-person visits was one of the things I shared with other TLA member lobbyists when the topic came up of how to make the biggest impact with both PAC efforts and member engagement. Surprisingly, some associations' staff can't—or don't—make the time to visit with their members and legislators in their districts, but after learning about our successes, several made these visits a priority as well.

As I mentioned, it has been a privilege to serve as chair of TLA, but it's an even bigger privilege and honor to represent TBA—an association whose government relations strength is the envy of many. It's no secret why—our bankers are the difference.

As we call on you to engage on certain issues this upcoming legislative session or throughout the year, I hope that you will take us up on that opportunity. 🇺🇸



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



Q&A with Diana Harshbarger

*Congresswoman
District 1*

A native East Tennessean, Congresswoman Diana Harshbarger was born in Bloomingdale, a small community right outside of Kingsport. She attended East Tennessee State University and graduated from Mercer University College of Pharmacy with a Doctor of Pharmacy degree. Rep. Harshbarger has been a licensed pharmacist and a successful business owner for over three decades. First elected in 2020 and re-elected to represent District 1 in 2022, she currently serves on the House Education and Labor, and House Homeland Security Committees.

If you were introducing your district to your colleagues in Congress, how would you describe it?

That's easy—I am always bragging about my district! I describe East Tennessee as “God’s country,” because it’s true! My constituents—or as I call them, my friends and neighbors—love their faith and their freedom. Plus, with a backdrop like the Smokies, it’s tough not to feel blessed to call East Tennessee home every day.

What is your proudest accomplishment from your first term in Congress?

In my first term in Congress, my team and I have been able to help thousands navigate the passport application process, hunt down their tax returns tied up within the IRS, seek legal citizenship in this great nation, apply to attend a military service academy, and more. I’ve helped veterans get the care and recognition they deserve by working with the VA and writing legislation to expand healthcare coverage and benefits for veterans. These are services that make an immediate difference in people’s lives, and I am proud to offer so many ways to help.

As a member of the House Rural Broadband Caucus and an active proponent of advancing access, tell us about any ad-

vances in bringing reliable connectivity to rural communities.

Bringing broadband to rural communities requires tough consideration of which entities are prepared and qualified to deliver quality services. This Congress, I worked closely with the Appropriations Committee to ensure that rural broadband remains a funding priority, while also engaging with stakeholders that could deliver on funds. With significant dollars now being dispersed for this goal, the next step is to ensure our local energy companies have the capability to get the job done efficiently and within a budget.

With your background in healthcare and pharmaceuticals, what are some of the most beneficial steps we can take toward combatting the tragic opioid epidemic and providing access to quality care?

Our dreadful opioid and illicit fentanyl crises require comprehensive response strategies that include prevention, law enforcement, closing our wide-open southern border, the expansion of evidence-based treatments, and support for those in, or seeking, recovery. More broadly, improving access to quality care can be boosted through things like continued investments in and expansions of telehealth, and initiatives like Health Savings Accounts (HSAs) where the


banking community has been a great partner. Making HSAs accessible to more people by allowing folks to personalize their health care and save for health costs now and in the future and removing unnecessary red tape so these accounts work better and are easier to use.

You served in the last Congress on the House Education and Labor, and House Homeland Security Committees. What are some of the policy initiatives of those committees heading into the next Congress?

This upcoming Congress, the Committees on Education and Labor and Homeland Security will have plenty on their plates. In the 117th Congress, House Democrats thought they could reauthorize the Workforce Innovation and Opportunity Act without allowing Republicans a proper seat at the table. We look forward to real negotiations next Congress, when Republicans control the House and hopefully the Senate. In the Homeland Security Committee, Republicans are looking forward to looking for real solutions to fixing Biden's crisis at the southern border. We will

have a strong position to negotiate for real protections against illegal immigration, hopefully including additional border wall construction. In every Committee, Americans can expect oversight, oversight, oversight. We have plans to bolster our national security, balance our federal budget, and require the responsible parties to answer for their incompetence.

Banks are the economic engines of our country and in District 1 the banking industry is diverse and strong. How have you seen banks play a role in the success of the region and what role can they have moving forward to help further advancement?

Banks are absolutely critical to ensuring that our community has the capital necessary to grow and thrive. From projects like loans, to municipalities updating their infrastructure, to assisting the private sector in opening new manufacturing facilities, banking is critical to the development of East Tennessee. I feel lucky to have strong relationships with our local banks who provide opportunities for our constituents to continue investing in our home. 

Congresswoman Harshbarger with her staff at her Kingsport office

PHOTO: SUBMITTED





TRUSTing in Tennessee

INTERVIEW BY IAN DINKINS

PHOTOS BY ELEANOR CLAIBORNE



As Tennessee's trust laws have evolved in recent years, companies have utilized these laws to position themselves as nationwide leaders in the trust industry. We sat down with the executive management at Nashville-based Cumberland Trust to discuss how they're using the new trust laws to expand, what it means for day-to-day operations and what comes next.*

*Answers have been shortened in some cases for brevity.

Continued on next page



JOSEPH K. PRESLEY
Chairman and CEO



JENNIFER MENZIE
President,
Chief Operating Officer
and Corporate Counsel



MICHELLE DIAMOND
Chief Development Officer
and Executive Director of
Regional Markets



C. RUNCIE CLEMENTS, IV
Chief Legal Officer
and General Counsel

How did you get started with Cumberland Trust?

Joseph K. Presley: In 2001, when Cumberland Trust was started, there was a need for an alternative to the traditional trust model. Many families were looking for trust administration services, but they didn't want to discontinue the relationship with their financial advisors and other professional advisors. We were fortunate that Cumberland Trust had several individuals who had come from the trust industry. The idea was to make it a successful venture, and that a lot of people would be attracted to us.

Who is the standard trust customer?

Jennifer Menzie: From individual families to lawyers, our clientele runs the gamut. Our typical client is someone who is looking for a trust company that is going to provide them with a high level of customer service, is open to working with a corporate trustee and will allow them to continue to work with their team of advisors, such as their financial advisor, their estate planning attorney, their CPA.

Cumberland Trust has a long history of working with special-needs trusts.

Can you speak to that program and why it's so important to you all?

Michelle Diamond: One thing that Cumberland Trust did in the very beginning was take a look at niche types of administration that either the larger institutions were not willing to take on, types of administration that were unique to our locations or even trends that we thought were going to be the next big thing in our industry.

As it turned out, special needs was one of those opportunities. Over the last 20 years, we've heard more and more stories about families needing special-needs trust administration for multiple reasons: It's for disability reasons, families with adults or children with disabilities, or maybe for families with mental health-related issues. We've always heard about this need for families and knew we could help.

So, as we evolved as a company, we felt if we could have

teams dedicated to those types of administration, it would resonate well both locally as well as with advisors and families across the country. We really didn't know 20 years ago how Cumberland Trust was going to evolve in this space; today special-needs trusts represent 15% to 20% of the trusts we administer. Even though it isn't our biggest sector, this is something that makes Cumberland Trust unique, and we're all proud to be a part of it.

What does expansion mean for the day-to-day operations of Cumberland?

Jennifer Menzie: I think it means that we have to continuously look at our infrastructure and at how we're utilizing technology. Over the past five years, we've really invested in technology, and certainly that helped us during the pandemic. Also, we have to look at staffing and make sure that we continue to expand and have appropriate staffing to be able to serve our clients well. A big part of that is making sure we have the right people in the right seats at the leadership level, manager level, so that they can provide training and mentorship to our new employees.

What challenges come with expansion?

Jennifer Menzie: Several challenges will naturally come up, so a big focus will be making sure that, as we expand and change, we are continuing to stay true to who we are. For our employees, that means maintaining this culture that we've created and making sure that we're providing a great place to work. Then, for our clients, it's making sure that we stay on top of our customer service delivery model. So, staying true to who we are and where we've come from. It's always a challenge, but one that we're up for.

Michelle Diamond: I totally agree with Jennie and will add that at the end of the day what will help us navigate these challenges is our people. Jennie has answered that question perfectly because, whether it's getting them in the right seats or hiring the right people, at the end of the day, we're a service organization selling service to families in support of what they need and often at very critical times.

How the Volunteer State revamped its trust laws to become a national force



TDFI Commissioner Greg Gonzales has worked with his department to establish Tennessee as a safe and sound trust environment with tailored regulation.

Where is Cumberland Trust expanding?

Jennifer Menzie: We've always grown organically, so where we expand really depends on where we're needed. In our organic growth strategy, we're centered on the message of "Why Tennessee, why a corporate trustee and then ultimately why Cumberland Trust?" That may be someone who wants to take advantage of Tennessee's favorable trust legislation, someone who finds Cumberland to be a great fit from a customer service delivery model. Our growth really is where we're pulled, where we're resonating with our messaging.

Joseph K. Presley: One reason we've been able to expand is because of our relationships. In fact, all of our relationships have a financial advisor or attorney component. Many times, the financial advisors, along with the other advisors who work with these families, are located in different regions or states. So even though the primary administration is done here in Tennessee, there's still a lot of interaction with all the advisors with whom these families work throughout the country.

Michelle Diamond: One thing that our leadership has done a great job of doing is helping us narrow in over the last five-plus years as we expand. It's not just where people want us to be; it's those jurisdictions that welcome a Tennessee trust company into the conversation. It's those advisors who may not like the option of their own in-house trust company and they're looking for that alternative. It's those families who are comfortable knowing that their trustee may not be in the same state that they're in, but they know that we're going to provide a service that they can't find locally. So, for all those reasons, we don't suffer from the opportunity.

What makes Tennessee's regulatory climate special?

Joseph K. Presley: Having a group like the Tennessee Bankers Association, along with the Tennessee Department of Financial Institutions, has been extremely helpful to making Tennessee the place to be for trusts. They've been with us from the beginning, going to the legislature and


Continued on next page

Trusts have long been a financial tool that everyone from major companies to individual families can take advantage of.

Currently, Tennessee has 15 state-chartered trust companies. That number has been growing steadily thanks to recent legislation that has passed. In 2019, TBA (along with help from several Tennessee trust attorneys) took a look at some of the most trust-friendly states in America and worked with the state legislature to craft Tennessee's new trust laws. The changes put Tennessee in the top tier of states committed to modernizing and simplifying trust laws. The result has been robust growth in trust services for banks and trust companies in the state.

So why are these new laws so important? For Commissioner Greg Gonzales, it's about creating the environment that helps Tennessee's trust companies grow and working with them to ensure our laws remain exemplary. "It is critical that regulation has the appropriate approach. Otherwise, a one-size-fits-all regulatory approach can blunt the impact of progressive trust laws," said Commissioner Gonzales. "The TDFI has a balanced regulatory philosophy that certainly seeks to establish a safe and sound trust environment, but to do it in a way that assesses trust institutions on their merits and then tailors regulation to the circumstances of each institution."

"In 2015, trust assets under our supervision were approximately \$25 billion. Today, those assets now amount to \$250 billion and continue to grow. Along with the growth in trust operations has come an evolving business ecosystem in support. The trust industry has an important place in the broad economic development outlook for Tennessee," said Commissioner Gonzales.

Fast-forward to today and there's now a trust legislative committee that meets once a year to look at Tennessee's laws, see what's working in other states, and draft legislation to improve ours and remain as competitive as possible as one of the most trust-friendly states in America. 

introducing new statutes. I think having them as a partner has differentiated Tennessee from a lot of other states that work with attorneys only. We've been able to work with the banking industry to expand our services, grow our industry, but also, very importantly, work with the legislature because that's the key to success whenever you're implementing or trying to grow a trust industry.


C. Runcie Clements, IV: We've had a great relationship with the Tennessee Department of Financial Institutions. In one word, I would define them as cooperative. While they're obviously committed to protecting consumers, they're also committed to the success of all the financial institutions in Tennessee. They've consistently made themselves available for discussions with us about different business ideas we may have. Whether it's expansion by opening an office in another state or just simply seeking reciprocity in other states without opening an office, they've helped us many times to navigate these situations by speaking with their counterparts in other states. They have also given us feedback when we have requested their guidance in brainstorming possible new service lines and have overall been an excellent sounding board.

What's next for Cumberland Trust?

Joseph K. Presley: Our biggest goal is always to hire the right people. But, just as importantly, we'll need to continue to communicate to all of these potential families who are out there who may not know that this alternative trust model exists. For us, our biggest opportunity is to continue to communicate with people and their advisors as to how Cumberland can help them. And we really think the opportunity is significant and are excited to expand it.

Jennifer Menzie: We'll continue to do exactly what we've been doing, which is have a focus on taking care of our employees, have a focus on taking care of our clients, and continue to push the message of the strength of Tennessee trust legislation and the strength of our service offerings. So, for me, it's staying the course.

Michelle Diamond: The blessing of the first 20 years of Cumberland is we can look back and say, "How do we want to take what we have and build on it? How are we going to be committed to how we position ourselves?" So, a lot of what's next is staying true to what we've done in the past with our clients and providing top-notch personal service. I'm as excited at year 21 and a half as I was at year one. I think it's such a fun place to be. Our people are amazing, and I think our opportunities are extraordinary as we move forward.

C. Runcie Clements, IV: Staying involved with the Tennessee Bankers Association is definitely a priority. They've been instrumental in getting Tennessee's laws where they need to be. Now Tennessee is probably ranked among the top five states for administration of various types of trusts, and the TBA has been instrumental in helping keep Tennessee in the forefront. They have created a tremendous forum for trust law discussion by putting together a legislative committee of top attorneys and representatives of the trust company community who are familiar not only with Tennessee law but also with the laws of other states and have given this committee the opportunity to offer ideas and to propose legislative changes. Due to the collaboration of this committee and the TBA, Tennessee maintains its status as a top jurisdiction for trust administration. 

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Remembering Khandra Smalley

On Friday, November 4, 2022, F&M Bank, Clarksville, announced the passing of Khandra Smalley, senior vice president for marketing and research. President and CEO Sammy Stuard shared, "Khandra was a part of the F&M family for 27 years; she contributed significantly to the growth and success we see today. My heart and prayers go out to her family and loved ones, as well as the community that she loved so much. She was and will always be Clarksville." As the



most-recent chairman of the Women in Banking Committee, Khandra brought vibrancy and passion to the Women in Banking Division and made an impact that will benefit the industry for years to come.



Outgoing chairman (right) Khandra Smalley, F&M Bank, Clarksville, received a commemorative clock from recent past chairman Alyse Anderson, SmartBank, Chattanooga, for her service over the past year.

PHOTO: MATT RADFORD

TBA's 2022

Year in Review

Our 2022 Year in Review offers a summary of the Tennessee Bankers Association's highlights and accomplishments. Here's a glimpse of how TBA government relations, education, and communication efforts elevate your membership benefits.



MEMBERSHIP

169 bank members

13 trust company members

1,904 Tennessee branches/offices

100% of Tennessee-headquartered banks



STATE AND FEDERAL ADVOCACY

TBA's government relations team is respected and dedicated to promoting and preserving Tennessee's pro-banking environment. TBA saw continued legislative success in 2022, including:

- Allowing banks to use SOFR after the discontinuance of LIBOR
- Defending against legislation to prohibit interchange fees on sales tax
- Updating trust laws to ensure Tennessee remains competitive with the other leading trust states
- Allowing SBA bonds to be pledged as collateral for public deposits

At the federal level, TBA opposed regulatory efforts on IRS reporting, limiting overdraft programs, restricting NSF fees, and legislative efforts to expand the Durbin Amendment's interchange fee limitations to credit cards. TBA supported legislation to expand the nationwide use of remote online notarizations for financial transactions and to require federal regulators to make recommendations on de novo chartering.



Monitor, Track, Act

1,252 Bills reviewed by TBA

117 Bills identified as having a direct or potential impact on the industry

44 Bills passed with a direct or potential impact on the industry

22 Bills actively lobbied on

80 members attended the 2022 TBA Washington Conference



TBA BANKPAC

BankPac continues to reach new milestones and reigns as a top-contributing business PAC in the state. This success is possible thanks to the generous support of TBA's member banks and associate members.

\$290,579

130 contributors including
111 TBA member banks, 19 TBA associate members, and TBA staff during the past 12 months (10/31/2021–10/31/2022)

55%
contributing banks met or exceeded
their fair share



Chris Jernigan and Jake Daughtry with The Farmers Bank, Rep. William Lamberth, and Andy Nash of The Farmers Bank at the TBA Legislative Reception in February.

\$472,006

contributed by BankPac at the federal and state levels to 111 candidates, parties, caucuses, and PACs in this election cycle



PROFESSIONAL DEVELOPMENT/EDUCATION

TBA is the leading provider of high-quality, cost-effective professional development training for Tennessee banks. Our education opportunities provide an invaluable opportunity to network with peers and stay current on important issues affecting our rapidly changing industry.

3,706 Registrations
to TBA
live events

276 Registrations
to TBA
virtual events

626 Attendees to
Annual Meeting

630 Attendees to
Credit Conference

302 Forum
participants

90 Webinars
offered

116 Students
graduated from

**SOUTHEASTERN
SCHOOLS**

43 Graduated The Southeastern School
of Consumer Lending

26 Graduated The Southeastern School
of Commercial Lending

47 Graduated The Southeastern School
of Banking



This year's Southeastern School of Commercial Lending had 26 students graduate (pictured above) and 51 enrolled in the first-year session.



DEVELOPING TALENT

To remain competitive, banks continue to focus on recruiting and developing the next generation of bankers. TBA spent much of 2022 cultivating relationships and engaging with young bankers and students about the positives of the industry.

5 schools represented at *Credit Conference*

AP Austin Peay
State University

MIDDLE
TENNESSEE
STATE UNIVERSITY

T Tennessee
TECH

U THE UNIVERSITY OF
M MEMPHIS

U THE UNIVERSITY OF
T TENNESSEE
MARTIN



230 Bankers participated in Young Bankers Division events—*Day on the Hill, Leadership Convention, and Coffee Roundtables*



ENDORSED PARTNERS AND ASSOCIATE MEMBERS

Our Endorsed Partners, Alliance Members and Associate Members provide banks with superior products and services and demonstrate a commitment to the viability of the Tennessee banking industry. Our partners are industry leaders who share our high standard for quality service.

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4 Alliance Members

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Lending

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VERICAST



COMMUNICATIONS

Through TBA communications, we keep bankers informed, delivering critical industry information to members about legislative and regulatory changes as well as the conferences, education programs, and products and services that are available to our members.



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752

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6,720

This Week
e-newsletter recipients



FINANCIAL PRODUCTS AND SERVICES INC.

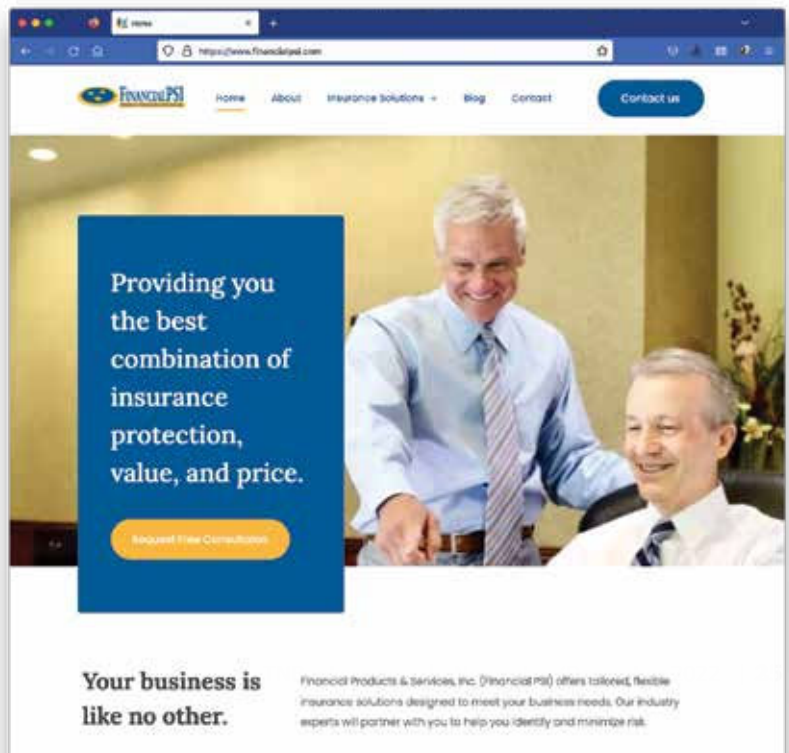
Financial Products & Services, Inc.—a wholly owned subsidiary of the Tennessee Bankers Association—specializes in providing the most comprehensive insurance programs for banks. For more than 30 years, Financial PSI has been involved with the design, implementation and service of bank programs.

Work with **85** Tennessee banks and **13** out-of-state banks

Endorsed by the
North Carolina
Bankers Association



Launched new website at
www.financialpsi.com





HEADLINES

Each Sunday evening, TBA sends its e-newsletter, *This Week*, which covers government relations developments, regulatory announcements, education programming, and timely association and industry news. The following timeline is a look back at some of the top stories from 2022.

January 2

TBA BankPac Breaks Record

Thanks to the support of TBA members, BankPac set a new record in 2021, raising \$254,060 from 110 banks, 9 associate members and the TBA.

January 9

McWilliams to Resign from FDIC

FDIC Chairman Jelena McWilliams announced that she will resign from the agency following a conflict among the FDIC's directors over the powers of the agency's chairman and board.



Heaslet

January 17

TBA's Heaslet Elected to Chair Lobbyist Association

Amy Heaslet, TBA's EVP and general counsel, was named chairman of the Tennessee Lobbyist Association, selected by her peers in the Tennessee lobbying community.

January 30

Senate, House Approve Redistricting Maps; Cooper Announces Retirement

The most controversial provision in the maps for re-drawn Congressional and state Senate and House districts was the division of Congressional District 5 (Nashville and surrounding Davidson County) into three districts – the 5th, 6th, and 7th.

February 6

More than 630 Bankers Attend Credit Conference

More than 630 bankers, associate members and university students came to Nashville to participate in the annual Credit Conference. Top of mind lending issues were discussed including the changing economy, cryptocurrency, community development, Tennessee real estate outlook, agricultural lending and more.

February 21

TBA's LIBOR Legislation Advances in House

TBA's LIBOR transition legislation allows for a replacement benchmark rate—SOFR, which is published daily by the New York Fed—for any contract that is based on LIBOR and does not already have a fallback rate identified.

March 6

TD Bank to Acquire First Horizon Corp.

TD Bank Group and Memphis, Tenn.-based First Horizon Corp. have signed a definitive agreement for TD to acquire First Horizon in an all-cash transaction valued at \$13.4 billion, or \$25.00 for each First Horizon common share.

March 13

Bankers Defeat Retailers' Legislation to Restrict Interchange Fees

The Tennessee retailers' coalition bills to prohibit interchange fees on the sales tax portion of credit and debit card transactions do not have support in committee and the sponsors no longer plan to pursue passage.

March 20

Fed Announces First Interest Rate Hike Since 2018

The Federal Reserve will raise the interest rates by a quarter of a percentage point to a target range of 0.25% to 0.5%, and will begin reducing its holdings of Treasury securities, debt and agency mortgage-backed securities.

April 3

This Week is Tennessee Financial Literacy Week

This week, we encourage every bank across the state to host a financial literacy event.



April 3

Reps. Kustoff, Rose Criticize Proposed Changes to Overdraft Programs

The House Financial Services Subcommittee held a hearing on overdraft fees and the CFPB's 'junk fee' scrutiny.

April 10

Nipper Installed as 2022-2023 Young Bankers Division Chairman

Delegates to the Leadership Convention of the Young Bankers Division, held last week in Memphis, Tenn., elected new officers and directors during the business session.



The 2022-2023 Young Bankers Division Board Officers

April 10

TBA Passes Bill to Update the State's Trust Laws

TBA's legislation to update the state's trust laws passed unanimously on the House floor after unanimously passing the Senate in March.

May 1

Tennessee Adjourns 112th General Assembly

The final days of session were filled with negotiations over issues ranging from overhauling the state's funding system for K-12 education, making campaign finance and ethics reforms, and implementing truth in sentencing.

May 8

Blackburn Pushes Back Against Durbin Expansion

In a Senate Judiciary Committee hearing Sen. Marsha Blackburn (Tenn.) referenced reports showing the Durbin Amendment reduced the availability of banking services without passing merchant savings onto consumers.

Continued on next page

May 15

TBA Hosts Successful Return to Washington

Eighty bankers, associate members, and TBA staff attended TBA's annual Washington Conference led by TBA's Government Relations Chairman Pete Williston, CEO/Chairman, Citizens Bank of Lafayette.



The 2022 Washington Banking Conference attendees

May 22

Tennessee Congressmen Vote Against CU Expansion Legislation

By a party line vote of 27 to 22, the House Financial Services Committee voted to advance H.R. 7003, which would allow credit unions to expand their membership and business lending capacity, with Tennessee Congressmen David Kustoff and John Rose voting 'no.'

May 30

Rep. Rose Leads Opposition to SEC's Proposed Climate Disclosure Rule

Rep. John Rose (R-Tenn.) led a bipartisan letter with 117 members of Congress expressing concerns about the impact of the SEC's proposed rule on "Enhanced and Standardization of Climate-Related Disclosures for Investors."

June 20

H. McCall Wilson, Jr. Elected 2022-2023 TBA Chairman

Delegates to the 132nd Annual Meeting of the Tennessee Bankers Association, held at The Broadmoor, Colorado Springs, Colo., elected new officers and directors. H. McCall Wilson Jr., president and CEO of The Bank of Fayette County, Piperton, was installed as the new chairman of the TBA, accepting the gavel from 2021-2022 Chairman Allen McClary, Chairman and CEO of UBank, Jellico.



2022-2023 TBA Chairman H. McCall Wilson, Jr. accepting the gavel from immediate past chairman Allen McClary

June 20

Fed Approves Highest Rate Hike in 28 Years

In a move to slow the specter of generationally high inflation, the Federal Reserve increased the target range for the federal funds rate by three-quarters of a percentage point to a range from 1.5% to 1.75%.

June 26

AG Appeals Chancery Court Decision on Credit Union Acquisition

The Attorney General, on behalf of the TDFI, has appealed the chancery court's decision that Orion Federal Credit Union's acquisition of Financial Federal Bank does not violate state law and, thus, the transaction can move forward.

July 24

The Southeastern School of Banking Graduates 47 Bankers

The Southeastern School of Banking held at Belmont University in Nashville graduated forty-seven bankers and had 58 Year 1 students representing the largest class size in more than a decade.



2022 School of Banking graduates

August 7

FDIC to Increase Focus on CRE Loan Concentrations

FDIC examiners will increase their focus on CRE loan concentration in the upcoming exam cycle as economic pressures and changes in work and commerce habits continue to elevate CRE lending risk.

August 28

Trade Groups Oppose Proposed Increase in Deposit Insurance Assessments

The proposed increase, which would remain in effect until the Deposit Insurance Fund reserve ratio meets the FDIC's long-term goal of 2%, would amount to a 54% increase in the current average assessment rate.

September 18

Hagerty Accuses CFPB of 'Highly Politicized' Agenda

The CFPB under Director Rohit Chopra is pursuing "a radical and highly-politicized agenda unbounded by statutory limits," Tennessee Senator Bill Hagerty and the other 11 Republican members of the Senate Banking Committee said last week in a letter to the agency.



Sen. Bill Hagerty

September 25

Biden Nominates Former Corker Advisor for FDIC Board

President Joe Biden has nominated two Republicans, Travis Hill and Jonathon McKernan, to fill the vacant seats on the five-member FDIC board of directors.

October 2

ABA Sues CFPB for Exceeding its Statutory Authority

ABA and six other trade groups sued the CFPB for exceeding the agency's legal authority in a March update to the UDAAP exam manual, in which the bureau expanded the statutory definition of "unfairness" to encompass discrimination.

October 7

TBA Submits Amicus Brief in Wrongful Foreclosure Case

In the case (Wilmington Trust vs. Terry Case), the Court of Appeals ordered rescission of a foreclosure sale based on a violation of the notice requirements in a deed of trust despite no harm resulting to the borrower.

October 27

Jim Robinson Elected Chairman of TBA Independent Bankers Division

Delegates to the *Community Banking Conference* elected new leadership to the Independent Bankers Division Board of Directors. Jim Robinson, Heritage Bank & Trust, accepted the gavel to serve as 2022-2023 Chairman from outgoing Chairman Jay England, Decatur County Bank. 🇺🇸



Robinson



Q&A with Kevin Horne

*TBA Credit Committee Chairman
Executive Vice President, Chief Credit Officer,
Chief Operating Officer and Area President,
Mountain Commerce Bank*

In his current role at Mountain Commerce Bank, Kevin Horne oversees the bank's operations department, credit administration, loan review, credit and asset quality, retail operations, special assets, and other deposit and loan functions. A graduate of the University of Tennessee Knoxville with a business degree, Kevin has been recognized as a 40 Under 40 business leader in the Tri-Cities.

As the Credit Committee chairman, he has been hard at work with his fellow committee members preparing for one of TBA's most anticipated events—*Credit Conference*. Horne spoke with *The Tennessee Banker* about his career, the banking industry, and *Credit Conference*, which takes place February 16 and 17, 2023.

What led you into the banking industry?

Upon graduating from University of Tennessee, I took a job in sales followed by a role with a consumer finance company. Our local market had some disruption in the banking sector which included a couple of new banks being formed. There was a shake-up in senior management along with lending staffs at more than one established bank, which created multiple opportunities for those looking to get into the world of banking. A couple of folks that I worked with at the consumer finance company moved over to the banking sector, and I was somewhat recruited. I guess you could say that

disruption in the market is what led me into banking. Working in the banking sector was not something I had even considered, but it turned out to be a great opportunity.

What do you find to be the most rewarding part of your role at the bank?

The most rewarding part of my role(s) is also the most exhausting. Wearing multiple hats is not unique to anyone at a community bank but sometimes I think MCB takes it to a different level. Getting the opportunity to be the chief credit officer as well as the chief operating officer means I'm usually involved in all aspects

of the bank. On the credit side, I really enjoy calling on customers with our relationship managers as well as coming up with unique credit solutions to serve our customer base. On the operations side, I'm fortunate to work with some outstanding individuals who also accept wearing multiple hats, and we have been successful due to their tenacity and dedication. Obviously, it takes a cohesive team to operate a community bank of our size with a 40% efficiency ratio, and I feel we have assembled one of the best teams that I've ever had the pleasure of working with.

MCB has seen tremendous growth and is expanding across the state with the recent opening of the Brentwood office. As you look at the diverse and competitive credit markets the bank serves, what is the mantra your lenders most often hear from you to ensure long term success?

The most common thing they hear from me right now is "the rate is too low," laughing. In all seriousness, we preach taking care of our customers and want to always offer loan solutions that benefit the customer as well as the bank. We take pride in offering responsive relationship banking. We work extremely hard in responding to our customers or potential customers with a quick response to their requests. For most community banks this may be the only true "competitive advantage" they have. There will always be a bank or credit union that may have a lower interest rate on a loan or a higher rate on a deposit account, but if the customer has to wait several days or even weeks to get approval for the request, that's where MCB has flourished. Local folks in each of our markets making decisions for their customers is what has enabled us to continue to be successful. Thus, responsive relationship banking is constantly the mantra most heard from our entire team.

Among your hobbies, you enjoy to travel. What was your most memorable trip?

I'm 52 years old now and I feel like I should have a permanent bedroom in Cinderella's Castle at Disney World. Having a wife who grew up going to Disney in the 70s and 80s, and then being blessed with two daughters, I have spent a lot of time on Disney property. We started going with our girls when my oldest was 5 years old, and have been going every 12 to 18 months since except we took a four year break when our youngest was born. But as soon as the youngest turned 4, we were right back on cycle. I'd like to blame my wife



for this, but the truth is that some of the most enjoyable as well as exhausting trips we have taken are at Disney World. But the photos and memories of our girls when they were 4 or 5 years old watching their favorite princesses come up and hug them truly makes for a "magical" memory.

Horne enjoying his Disney trip with his family

PHOTO: SUBMITTED

As chair of the Credit Committee, you oversee the Credit Conference, which over the years has become the most attended event. What would you say to encourage bankers to participate this year?

I'd like to say come so that you can be entertained by the monologue I've prepared, but Colin Barrett and Monique White would probably kill me if I went off script. In all seriousness, *Credit Conference* is a great opportunity to network and meet people in the banking industry from across the great state of Tennessee. From a credit perspective, and given the state of the economy and interest rate environment, this year's *Credit Conference* will most definitely provide insight of potential risks as well as opportunities for not only the state of Tennessee but the nation as a whole. These risks as well as opportunities will have an impact on all of our organizations. It's a must attend! 🇺🇸

COMMUNITY BANKING CONFERENCE RECAP

October 26 & 27, 2022

The Westin Nashville

Presented by the Independent Bankers Division

THANK YOU TO OUR SPONSORS

GOLD LEVEL



SILVER LEVEL



BRONZE LEVEL



TBA Independent Division elects Jim Robinson as chairman



ROBINSON

Jim Robinson, president and CEO of Heritage Bank & Trust in Columbia, was announced as the newly elected chairman of the Independent Bankers Division of the Tennessee Bankers Association (TBA). As chairman of the Independent Bankers Division, Robinson also will sit as an ex-officio member of the Tennessee Bankers Association board of directors for the duration of his term. The announcement took place at the TBA's Community Banking Conference on October 27.

Robinson succeeds Jay England in the division's top position. As a past chairman, Jay England, President and CEO of Decatur County Bank in Decaturville, will continue to sit on the division's board of directors for three years.



Outgoing Independent Bankers Division Chairman Jay England (right) received an engraved clock from past chairman Terry Eastwood for his service.

2022-2023 INDEPENDENT BANKERS DIVISION OFFICERS AND DIRECTORS

Delegates to the Independent Bankers Division convention elected the following Tennessee bankers to serve as officers for 2022-2023:

- **Chairman:** **Jim Robinson**, president and CEO, Heritage Bank & Trust, Columbia
- **Chairman-elect:** **Adam Robertson**, president, Commercial Bank, Harrogate
- **Vice Chairman:** **David Prince**, CEO, INSOUTH Bank, Brownsville

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

New directors elected to the board during this convention were:

- **East Tennessee Director:** **Steve Amos**, president and CEO, First Peoples Bank of Tennessee, Jefferson City
- **Middle Tennessee Director:** **Michael Griffith**, executive vice president, Security Federal Savings Bank, McMinnville
- **West Tennessee Director:** **Harbert Alexander, Jr.**, president, The Bank of Jackson, Jackson

Other directors on the board are:

- **Mark Kline**, president and CEO, The First National Bank of Oneida, Oneida
- **Charlie Koon**, vice president/director of corporate and military business development, F&M Bank, Clarksville

- **Andy Collins**, division president and chief operation officer, Security Bank and Trust Company, Paris
- **Mike Rouse**, chief credit officer, Millennium Bank, Chattanooga
- **Bryant Johnson**, president and CEO, Union Bank, Jamestown
- **Andrea Browning**, president and CEO, Centennial Bank, Trezevant

Past Chairmen - Ex-Officio Directors are:

- **Philip Calahan**, president and CEO, Peoples Bank & Trust Company, Manchester
- **Terry Eastwood**, executive vice president, First Farmers and Commercial Bank, Pikeville
- **Jay England**, president and CEO, Decatur County Bank, Decaturville

Completing their director terms are **Jason Holliman** (president and CEO, Citizens National Bank, Sevierville), **Pieter van Vuuren** (president and CEO, The First National Bank of Middle Tennessee, McMinnville), **Greg Crihfield** (president and CEO, The Lauderdale County Bank, Halls) and **Matt Daniels** (president and CEO, Apex Bank, Camden). The Tennessee Bankers Association thanks them for their volunteer leadership.

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





BANK DIRECTORS RETREAT RECAP

October 27 & 28, 2022 • The Westin Nashville
In Conjunction With  Department of
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TBA partners with BankMarketingCenter.com

The Tennessee Bankers Association is proud to announce the endorsement of BankMarketingCenter.com (BMC), a web-based marketing portal that empowers banks to produce professionally designed, bank-branded marketing materials in a matter of seconds. Through the endorsement, TBA members will save 20% on BMC's already low-cost monthly subscription fees.

BankMarketingCenter.com is a time and money saving game-changer.

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Think about the amount you would pay for just one professionally designed ad or for a quality stock photo. Now, imagine spending an equivalent amount or less and having access to thousands of professionally designed marketing materials, as well as millions of stock photos.

For a nominal monthly fee, your bank will have access to *BankMarketingCenter.com's* full arsenal of more than 2,000 marketing materials, ranging from ads, direct mail pieces, statement stuffers, flyers, posters and more. BMC constantly is adding new materials so there's always something new to choose from. Creating custom and personalized materials is so easy, anyone can do it.

Once your marketing piece has been created, BMC's technology will route it through your bank's compliance approval process and then automatically send it to the printer or publisher of your choice. Your creation will be saved in the order history, which is very helpful for when the regulators come to town.

For large or brand-conscious banks, or for those who have an established inventory of marketing collateral, *BankMarketingCenter.com* has a solution for you too. Many BMC customers opt to having a private labeled marketing site built with only bank-approved materials. This allows banks to maintain their unique brand, decentralize marketing and empower employees, and move the marketing department away from production and into revenue generation.

BMC also has a digital signage solution that is just as turnkey and easily managed. Digital signs with professional graphics and videos grab customers' attention without the high cost of printing posters, flyers and tent cards. They're also a convenient way to cross-sell products, post announcements or holidays, stream news and weather, and much more. Choose from an extensive library of templates or build your own and have your ads running in seconds. You can preschedule your ads and specify which branches and what timeframes you'd like them displayed.

BankMarketingCenter.com puts your bank in complete control of the marketing production process, for a fraction of your current marketing costs. TBA members interested in learning more about BMC are encouraged to request an online demo by visiting <http://www.bankmarketingcenter.com/?ref=TN> or by contacting Neal Reynolds at 678-528-6688 or nreynolds@bankmarketingcenter.com. 

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ERM vs. Vendor Management: What's the Difference?



MICHAEL BERMAN
CEO,
NContracts

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Banking and the world of risk and compliance management are chock full of jargon, concepts, terms, and acronyms—and it's not easy to keep it all straight.

This article breaks down two of the most-commonly mistaken and misused concepts: enterprise risk management (ERM) and vendor management.

Let's start with basic definitions:

Enterprise risk management (ERM): Enterprise risk management is a system for managing risk holistically throughout a financial institution to create value.

Vendor management (also known as Third-Party Risk Management): Vendor management is the process of overseeing third-party vendor and fintech relationships to reduce the risk these relationships.

Are ERM and vendor management the same thing?

No, ERM and vendor management aren't the same thing.

ERM is about identifying, assessing, mitigating, measuring, monitoring, and communicating risk. It's a broad umbrella that addresses a full spectrum of risk including:

- Operational risk
- Transaction risk
- Compliance risk
- Third-party risk
- Credit risk
- Strategic risk
- Reputation risk
- Cyber risk
- Concentration risk

ERM is more than fending off risks as they emerge. It's implementing controls, including policies and procedures, to ensure appropriate risk management is addressed at all levels—from strategic planning to daily operations. It touches every department, looking at risk as a series of "what ifs" to determine how an institution can prevent that "what if" from becoming an eventuality.

ERM is a team sport. Success depends on every player (or in this case, every department, function, or business line) contributing their knowledge and skills. While each one has a specific role and set of duties, no one operates on an island. They all must depend on each other.

ERM recognizes the connections between different elements of risk management and how they overlap. One of those pieces is vendor management.

Why do so many people confuse ERM and vendor management?

Every time a financial institution works with a third-party vendor, partner or fintech, it introduces the potential risk. That's because regulatory agencies (and the public) don't differentiate between a financial institution and a vendor it hires to provide a product or service. If a vendor makes a mistake, it reflects poorly on the financial institution—and can end up costing it thousands, or even millions of dollars.

These risks include:

- **Compliance risk.** Failure to follow federal or state regulations.
- **Cyber risk.** Data breaches due to poor cyber controls.

- **Reputation risk.** Mistakes that bring negative attention.
- **Operational risk.** Failure to deliver products or services as promised.
- **Fourth-party risk.** When the vendors' vendors pose a risk.
- **Strategic risk.** When the vendor (and the activity your institution is undertaking with that vendor) prevents your organization from achieving its goals.

Some people confuse ERM and vendor management because—like ERM— vendor management requires addressing several kinds of risk. These include many of the same risks from the chart above.

However, vendor management only looks at these risks from the point of view of the vendor relationship. It assesses a vendors' cyber controls and disaster recovery plans—not those of your institution. It looks at how vendors keep up with and comply with regulatory change. It doesn't take stock of your own compliance management system (CMS). It reviews consumer complaints about vendors, not your institution at large.

Do you need an ERM solution if you have a vendor management solution?

An ERM solution is no substitution for a vendor management program. While they are both focused on risk, vendor management is focused on the vendor management lifecycle. This includes:

Planning for a relationship. Discuss the strategic reasons for outsourcing and the potential risks, including if this will be a critical vendor.

Due diligence and third-party selection. Gather and analyze documents and information on potential vendors and choose the vendor that's the best fit.

Contract negotiation. Negotiate pricing and terms, including controls that will give your financial institution the information it needs to oversee the relationship.

Oversight and accountability. Determine who at the institution is responsible for the relationship. If needed, have contract signed by the board. Report on vendor activities.

Ongoing monitoring. Review due diligence documentation and engage in cyber monitoring on an ongoing basis to ensure vendor controls remain effective.

Termination. Ending the relationship. While vendor management includes elements of ERM (such as risk assessments, monitoring, and reporting), a vendor management

program is more specialized. It includes functions such as:

- **Contract management.** Contract management is the process a financial institution uses to organize and oversee third-party vendor contracts and agreements. A good contract management system creates value by ensuring contracts are accessible, tracking key dates, and making it easy to identify important contract terms, including cost and performance expectations.
- **Vendor risk assessments.** Different vendors require different levels of due diligence depending on the access to sensitive data and potential for having a material impact on your institution. Vendor risk assessments help identify critical (or high risk or tier 1) vendors that require enhanced due diligence.
- **Vendor onboarding.** Long before a new vendor joins the fold, there needs to be discussions about why outsourcing is needed and what a good vendor looks like. Vendor management requires a step-by-step process for vendor onboarding.
- **Due diligence document collection and analyses.** Vendor management requires collecting and reviewing vast amounts of due diligence documentation. A good vendor management program has the tools to ensure all the necessary documents are collected and can provide help analyzing pages of legalese to understand what they all mean.

Conclusion: Vendor management is one element of a good ERM program

ERM is not just about managing risk. It's about applying the knowledge gained through good risk management to make better strategic decisions and more effectively reach goals and objectives.

Vendor management provides insights that feed into an institution's overall ERM program by helping the institution identify, assess, manage, and mitigate the risk posed by third-party vendors, partners and fintechs. It's one essential piece in the ERM puzzle. 



Opportunities in partnership: Ways community banks can benefit from today's FinTechs



MELISSA WHELAN
EVP,
Institutional Relationships,
BHG Financial

MORE ABOUT BHG FINANCIAL

Since 2001, BHG has originated more than \$10 billion in loan solutions to top-quality borrowers, which community and midsize banks can access via their state-of-the-art loan delivery platform: The BHG Loan Hub. For more information, contact Melissa Whelan at melissa@bhg-inc.com or visit www.bhgloanhub.com/ Melissa.

There's no question that the pandemic caused devastating loss throughout the country. But as the world begins to open back up, companies are evaluating what their "new normal" looks like and identifying ways to drive more revenue into their business.

The pandemic forced us to find new ways to interact with customers. As a result, expectations for engagement have significantly increased. Apps like GrubHub and Instacart have become wildly successful because of their convenience factor. Now, consumers expect that from the companies they do business with, alongside providing a digital experience, ease of communication, and more.

These expectations transcend all industries—including financial services. Many of today's banks have recognized this shift and are looking for new ways to attract, engage, and retain their customers, all while providing a great experience.

The increasing role of technology

The proof of the shift to digital is in the data. As a result of COVID-19, 50% of consumers now interact with their bank through mobile apps or websites weekly—up from 32% two years ago. Additionally, a recent survey by FIS shows that 37% of consumers began a new banking relationship with a major national or global bank that had a well-established online portal in the past 12 months, and 18% of these consumers opened an account with an online-only direct bank.

For community banks who are known for offering a high-quality customer experience and putting their customers first, this could be an area of concern. However, data from PwC shows that community banks are keeping their finger on the pulse by finding complementary partnerships that will evolve their operations and the service they provide customers. Over the next 3-5 years, 82% of financial institutions expect to increase their partnerships with FinTechs, with an average return on investment of 20%.

While others might be waiting years to build or launch partnerships, now is the perfect time for you to benefit from what other companies can offer your institution.

Benefits of partnering with FinTechs

- **Here are some of the advantages of embracing outside partnerships:** Creating additional channels for engagement – Consider a partner who can help expand your communication channels and build a digital presence: from updating your website to launching a mobile app or online portal to implementing more frequent email or text message communications.
- **Diversifying your portfolio** – Go beyond your local borrower base and ensure your excess cash strengthens your bottom line, with a partner that can originate a variety of high-quality loans.
- **Protecting your business and customer base** – Investing in a partner with a strong

focus on risk, compliance, and identity fraud prevention can give you peace of mind that your Know Your Customer (KYC) procedures are compliant, along with other regulatory guidelines.

- **Generating supplemental income** – Tap into new sources of revenue for your bank, including referral opportunities and loan sources that drive fee income.

How to choose the right FinTech partner

Not all partners are created equal. To make sure that you're protecting your customer experience and driving your bottom line, look for these key characteristics when vetting potential FinTech partners.

- A track record of success, including being able to navigate economic downturns
- A strong focus on data and quality, with the ability to determine which loans will perform best in your portfolio

- A streamlined process, making it easy to implement new solutions and not slow down your business
- A commitment to providing best-in-class service, with quality solutions that will enhance your customer's experience

With consumer expectations and the benefits of partnership rising in equal proportion, now is the perfect time to review your operations, identify areas of improvement for your bank, and see FinTechs as a partner you can collaborate with to strengthen your business. 

PREPARE. EDUCATE. DEVELOP.

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

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JON GORDON
Claims Counsel,
Investors Title

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Investors Title Insurance Company has successfully led more than 500 financial institutions in the business of selling title insurance through lender-owned agencies. Designed to generate noninterest fee income for participating owners, Tennessee bank-owned agencies have sold over \$75 million in title insurance since 1999, resulting in substantial cash dividends to the owner banks. To learn more, visit invtitle.com.


Owner and lender title insurance policies insure against “[n]o right of access to or from the Land”; in other words, that the insured lacks the right to get to the insured property. Legal access is established via the insured property directly abutting a public road or through a valid easement benefitting the insured property that lies over an adjoining parcel that abuts a public road.

This article focuses on the specific circumstance in which an owner and/or lender requests affirmative coverage for an easement that serves as the only means of legal access to the insured property and to review facts that are important to check in order to avoid a claim.

First, it is essential that a search is performed on the servient property (the property between the insured premises and the public road) to confirm the validity of the easement. For example, in 2002, Mark sold a landlocked two-acre parcel to Andy, which purportedly included a 16-foot access easement over a driveway crossing an adjoining two-acre parcel that abutted the nearest public road and was owned by Jamie. Both properties were previously owned by their grandparents, and the driveway has existed for over 40 years; however, the grandparents sold Mark the landlocked parcel in 1995 without including a grant of easement. The grandparents then sold their property to Jamie in 1998. Andy and Jamie subsequently had a falling out that resulted in Jamie erecting a gate to block the driveway and informing Andy that he didn't have a valid easement over his property. While the above facts likely support a valid claim for Andy to an implied easement by necessity and/or prescriptive easement over

the driveway, Jamie is correct in asserting that the purported 16-foot easement contained in Andy's vesting deed is not valid across Jamie's property because it was not granted by Jamie or one of his predecessors in title.

Second, it is necessary to confirm that the servient estate abuts a public road. For example, Kyle owns a one-acre landlocked property that is surrounded by a 30-acre property owned by Shelby. Kyle's property has a valid easement over Shelby's property to purportedly reach Strawberry Lane, a public road located to the west. Just east of Strawberry Lane is Pine Creek, with a paved bridge located over the creek seemingly providing Kyle and Shelby with vehicular access to their properties. After a severe storm, the bridge collapses, at which point Kyle and Shelby are contacted by Mary, who owns the property on the west side of Strawberry Lane. Mary informs Kyle and Shelby that she owned half the bridge and doesn't want it rebuilt. Upon investigation, it is discovered that Shelby's boundary line ends at the centerline of Pine Creek; therefore, even though Kyle has a valid easement over Shelby's property, it does not provide legal access to his property as it does not reach Strawberry Lane.

In both circumstances, a search of the servient estate and confirmation that the servient estate itself has legal access via an abutting public road would have helped avoid problems and resulting claims. These scenarios often require additional time and cost to accommodate a title search of the adjoining parcel through which access is gained. Keep these points in mind when faced with these types of transactions to avoid potential delays and, ultimately, access-related claims. 

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.

INFORMATION TECHNOLOGY

Burk I.T. Consulting

1440 Shipley Ferry Rd E
Kingsport, TN 37663-3358
Phone Number: 423-578-8000
www.burkitc.com
Contact: Jimmy Orton - jorton@burkitc.com

Burk IT has served financial institutions, medical practices, retailers, manufacturers, and many other businesses throughout East Tennessee and Southwest Virginia region for more than 20 years. Burk IT maintains a deep bench of highly qualified engineers with 210-plus years of IT experience with expertise in enterprise IT security & compliance, networking, server virtualization, storage area networks, and IP telephony. Our engineering team holds numerous IT certifications from organizations including Microsoft, Cisco, Fortinet, IBM, VMWare, Datto, CompTIA, ISC2, SAN GIAC, and the Federal Bureau of Investigation.

ScoreNavigator

199 E Clinton St
Gray, GA 31032-5656
Toll-Free Phone: 866-933-1656
www.scorenavigator.com
Contact: Ryan Bresse - ryan@scorenavigator.com



As a leading online credit report reseller, ScoreNavigator's goal is to enhance the quality of its customers' lives by maximizing their financial and credit worthiness. This includes making sure that credit reports accurately reflect financial responsibility and educating the consumer about how finance and credit impacts a vast array of today's decision makers whether they are lenders, employers, insurers or other industry. ScoreNavigator seeks to provide financial freedom for its customers by providing the tools to understand and manage their finances and credit.

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Anthony Legal is an award-winning Nashville-based law firm that advises clients through Tennessee in banking, business, real property and other commercial transactions, as well as the creditors rights, judgment collection, and bankruptcy litigation that arises in those areas.



Anthony

A large, stylized graphic of a credit card with a circular cutout in the center. The text 'CREDIT CONFERENCE' is written in large, teal, sans-serif capital letters inside the cutout. Below it, in smaller purple text, is 'February 16 & 17, 2023', 'Renaissance Hotel', and 'Nashville'. The background of the graphic is white with several diagonal lines in purple, teal, and yellow. At the bottom of the graphic, there is a registration link and a hotel booking link.

**CREDIT
CONFERENCE**

February 16 & 17, 2023
Renaissance Hotel
Nashville

Register for the event at
TNBankers.org/credit

Book your hotel room at
tinyurl.com/tbacredit



People on the Move

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

PROMOTIONS

Adams and Reese LLP, Nashville, has named **David Sawrie** as special counsel.



SAWRIE

Alexander Thompson Arnold PLLC, Milan, has named **Jason Pittman** as senior manager in the audit and assurance department.



PITTMAN



DOUGLASS



LANQUIST

Baker Donelson, Bearman, Caldwell & Berkowitz, PC, Memphis, has welcomed **Scott M. Douglass** as a shareholder and **Edward Lanquist Jr.** as a shareholder in the **Nashville** office.

Bank of Bartlett, Memphis, has welcomed **Teresa Hansbrough** as market manager and assistant vice president at the **Houston Levee Road and Hwy 64, Cordova** branch office.



HANSBROUGH

BankTennessee, Collierville, has promoted **Dustey Walley** to community president.



WALLEY

Butler Snow, Nashville, has added **Katherine B. Barnes** as a regulatory and government relations attorney.



BARNES

Cadence Bank, N. A., Nashville, has added **Ken Blackwell** as senior vice president and director in the large corporate banking group.



BLACKWELL

CapStar Bank, Nashville, has welcomed **Chuck Hunt** as senior vice president, correspondent banking relationship manager.



HUNT

CedarStone Bank, Lebanon, has welcomed **Mandie La Marca**, customer service representative, to the staff at the **Mount Juliet** office.



LA MARCA

Cookeville Neal St. Branch of Citizens Bank of Lafayette, Lafayette, has welcomed **Joseph Reeves** as a loan officer.



REEVES

Cumberland Trust and Investment Company, Nashville, has named **Heather Logan** as vice president, director of Human Resources.



LOGAN

Evolve Bank & Trust, Memphis, has appointed **Becky Bowers** as community bank president.



BOWERS



SCHMALZRIED



CASSIOL

Fifth Third Bank, N.A., Tennessee, has promoted **Annie Schmalzried** to vice president, client advisor team lead corporate enterprise banking. The firm has named **Tony Cassiol** as senior vice president, commercial relationship manager.

FirstBank, Knoxville, has welcomed **Andrea Warnick** to its **Farragut** office as business development officer/relationship manager.

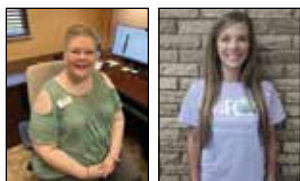


WARNICK

FirstBank, Nashville, has promoted **Calvin Dunning** to senior vice president, director of community development.



DUNNING



ABBOTT

DAVIS

First Community Bank of the Heartland Inc., Dyersburg, has welcomed **Angela Abbott** as the **Dresden** branch manager and **Amber Davis** as a teller/customer service representative.

First Horizon Bank, Memphis, has welcomed **Katie Clements** as senior vice president mortgage consultant.



CLEMENTS

First Horizon Bank, Nashville, has promoted **Jim Jarman** to vice president, regional trust manager for Middle Tennessee.



JARMAN

Gullet Sanford Robinson & Martin PLLC, Nashville, has added **Grayson Smith Cannon** as a partner in the wills, trusts and estates section.



SMITH CANNON

JPMorgan Chase & Company, Columbus, Ohio, has named **Christian Anghel** as market executive for **Chase Commercial Bank** for **Nashville** and the **Mid-South** region.



ANGHEL



L to R: Johnathan West, Radford West, Chad Shoulders, Jeff Keisling

Macon Bank & Trust Company, Lafayette, has appointed **Johnathan G. West** as president and CEO of the bank. **Radford West** will remain as chairman of the board. **Chad B. Shoulders** was promoted to executive vice president and chief credit officer. **Jeff Keisling** will remain as executive vice president and cashier.

Mountain Commerce Bank, Knoxville, has promoted **Vestal V. (V.V.) Elliott** to senior vice president, serving as director of loan operations; **Regenia B. Ellis** to senior vice president, serving as corporate secretary and executive assistant to the CEO of Mountain Commerce Bancorp Inc. and Mountain Commerce Bank; **Kara Honeycutt** to senior vice president and senior credit analyst; **Tammy L. Clevinger** to first vice president and systems project manager; **Melissa K. Haines** to first vice president, branch administrator and security officer; **Pamela K. Farmer**, a credit analyst, to assistant vice president; and **Casie Hemenstall**, to assistant vice president and executive assistant. **Benita Sparks** was named as vice president and branch manager at the bank's **Erwin** location.

Nelson Mullins Riley & Scarborough LLP, Nashville, has named **Jason Brace** as a partner.



BRACE

Pinnacle Financial Partners, Nashville, has named **Tom Crockett** as regional president to build a presence in Louisville, Ky. The firm has welcomed **Michelle Carter**, a financial advisor assistant based at Pinnacle's Symphony Place office in Nashville.



CROCKETT



MABRY



HOBBS

ServisFirst Bank, Nashville, has welcomed **George Mabry** as senior vice president, commercial and private banking team leader and **Meridith Hobbs** as assistant vice president, commercial and private banking relationship manager.

SmartBank, Knoxville, has added **Ben Norvell** as an insurance risk manager for Sevier, Blount, and Knox County.



NORVELL



BONTRAGER



HORNE



SHAW



LEDBETTER

Sonata Bank, Brentwood, has named **Wendell Bontrager** as president and chief lending officer; **Katherine Horne** as vice president, business development officer; **Brian Shaw** as vice president, commercial banking manager. Joining Shaw on the commercial banking team is **Matt Ledbetter** as vice president.

TD Capital Management LLC, Memphis, has welcomed **Jessica Collier** as a client services associate.



COLLIER

People on the Move *continued*

Thompson Burton PLLC, Franklin, has welcomed **Jon Field** as partner, working in real estate and mergers and acquisitions.



FIELD

TriStar Bank, Dickson, has appointed **Robert "Robby" Harmon**, executive vice president and chief risk and operations officer, to the bank's board of directors.

Trustmark National Bank, Memphis, has welcomed **Duke Hinds** as director of commercial banking.



HINDS

United Community Bank Mortgage Services, Knoxville, has welcomed **Ashley Quesenberry** as a mortgage loan officer.



QUESENBERRY

U. S. Bank, N.A. Nashville, has named **April Wade** as a private wealth advisor, private wealth management.



WADE

CELEBRATIONS

Dustin Boroughs of **Decatur County Bank** earned his graduation diploma as part of the 2022 Graduate School of Banking at Louisiana State University class. This three-year program provides courses covering all aspects of banking, economics, and related subjects.



BOROUGHS



Karen King of **Bank of Cleveland's 25th St.** office has celebrated 21 years' work anniversary.

Pictured is **BankTennessee's Ripley** office universal banker **Jessica Kirkpatrick** with the catfish that won her top place in Ladies Big Cat fishing tournament at the 12th Annual Carl Perkins Center Benefit fishing tournament, which raised \$4,465 for children in Lauderdale County.



KIRKPATRICK



Nashville's Butler Snow LLP attorney Andre B. Mathis was confirmed by the U.S. Senate to serve as a Judge for the Sixth Circuit Court of Appeals.



The ABA Foundation has named seven banks as recipients of the 2022 Community Commitment Awards, which recognizes banks for extraordinary corporate social responsibility efforts in categories ranging from affordable housing to economic inclusion. Of those seven banks, three TBA member banks were honored: **F&M Bank** for supporting military families; **Simmons Bank** for protecting older Americans; and **Republic Bank & Trust** for community and economic development.



Connie Hannis of **Centennial Bank, Bolivar**, has retired after six years with Centennial and 10 years in the banking industry.



First Community Bank of the Heartland Inc., Clinton, Ky. with offices in **Dresden, Dyersburg, Martin, and South Fulton, Tenn.**, has won an Emerging Community Bank Service Award from the Independent Community Bankers of America's National Community Bank Service Awards for the bank's Make A Difference program.

Greg Gunter, executive vice president, senior leader at the **Martin-Skyhawk Branch of First Community Bank of the Heartland Inc.**, has a work anniversary of 25 years.



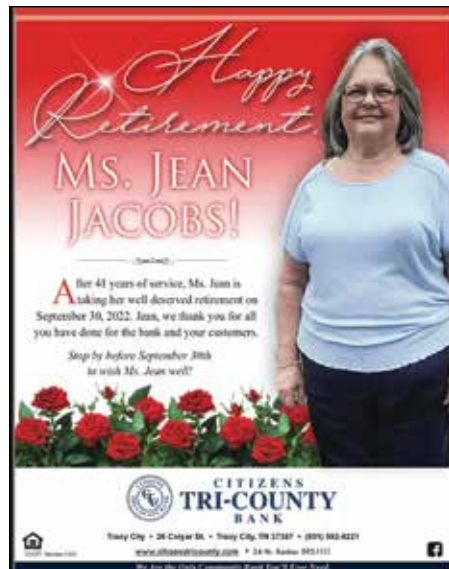
Peoples Bank, Clifton, has celebrated ribbon-cutting and opening of a new branch in **Collinwood**.

Billie Jo Parker, senior vice president of **Pinnacle Financial Partners, Memphis**, is one of 11 bankers nationwide recognized by American Bankers Association and recipient of its inaugural ABA Emerging Leader Awards.

Michael Corbett, captive insurance advisor at **Pinnacle Financial Partners, Nashville**, was named Individual Banker of the Year in Captive International's U.S. Awards, which recognize the best-in-class service providers in the U.S. captive insurance industry as an individual winner in the banking services category.



CORBETT



Photos of retirements from **Citizens Tri-County Bank: Dunlap office Angelia Beavers**, 30 years of service; **Jean Jacobs, Tracy City**: 41 years of service; and **Carolyn Harvey**, retiring from the **Pikeville office** to work elsewhere in CTCB community.



Bank Notes

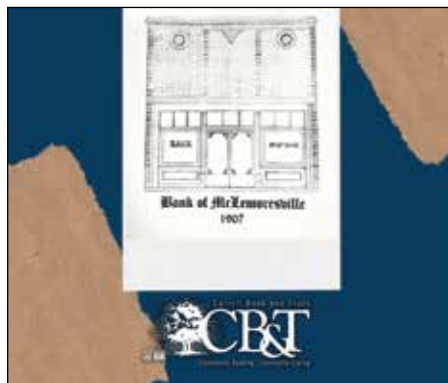
BancorpSouth Bank, Tupelo, Miss. and Cadence Bank, Houston, Texas merged in October 2021, and the official new name, **Cadence Bank**, was changed in October 2022.



Bank of Lincoln County, Fayetteville celebrated its 20th anniversary and opened its Gleghorn Hospitality Center, a fully renovated early 20th century home available for community events. It is named after board chairman Charles Gleghorn.



Bradley Arant Boult Cummings LLP, Nashville, has announced plans to move to One22One, a newly opened office tower on Broadway in the Gulch neighborhood.



Carroll Bank and Trust, Huntingdon, this year celebrates 115 years in business, originally organized as The Bank of McMoresville, September 12, 1907 with by J. H. Bramley as the first president and two employees who also served as the Postmaster and Assistant Postmaster in the same building.



Citizens Tri-County Bank, Dunlap, celebrated their 50th golden anniversary.



Encore Bank, Little Rock, Ark., has signed a lease agreement to secure a space on the third floor of 1030 Music Row, 1030 16th Ave. South, Nashville, and is led by Nashville regional president **Stephen Fawehinmi**.



FAWEHINMI

Nashville-based FirstBank has earned naming rights to Vanderbilt University's 100-year-old football stadium, as part of a 10-year naming rights agreement.

ProBank Austin, Louisville, Ky., has joined **FORVIS, LLP, Nashville**, effective October 1. ProBank's Education team will continue as **ProBank Education Services**, powered by FORVIS LLP.

Nashville's Studio Bank, has created **Studio Financial Holdings Inc.**, which now owns 100% of the bank.

Pictured is the \$50 winner from the iBanker Day activity at the new **Nashville-Columbia TriStar Bank** location at 2567 Nashville Hwy, which replaced their banking center in Spring Hill. iBanker Day celebrated the opening by showcasing its new interactive teller machine.





Community Building

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



Apex Bank, Chapel Hill office partnered with the Lions Club of Chapel Hill and volunteered for the "Lions Super Pull of the South." Proceeds from this event directly benefit the Middle Tennessee Lions Sight Service program, local schools, and area scholarships.



Bank of America, Memphis, partnered with the Black Business Association of Memphis to host "Capital Conversations," an after-hours event for owners of Black-owned businesses to connect with industry professionals, such as **Nashville-based Pathway Lending**, who provided information on how to help grow their businesses and access capital.



Bank of Bartlett, Bartlett was a sponsor of Collierville's Balloon Festival.

The Bank of Fayette County, Collierville, partnered with the local Chamber of Commerce to sponsor a Party for a Purpose for The Omni Family Foundation, which helps youth transitioning out of foster care into adulthood with wrap-around aid and resources--case management, treatment plans, housing, skill-building tools and education.



Bank of Tennessee, Kingsport, has sponsored the 45th Unicoi County Apple Festival in downtown Erwin.



In remembrance of the one-year anniversary of the tragedy that the Collierville community experienced at a neighborhood grocery store, **Bank-Tennessee Collierville Schilling Branch** invited customers, families, and friends to a luncheon to honor the local fire and rescue responders with catfish and hushpuppies cooked by bank community president Dustey Walley, assisted by Max Lusby.

Community Building *continued*



Pictured are **Manchester CapStar Bank's** Bradley Ramsey, Brent Parsley and Shane Davis presenting a check to Carrie Davis of Coffee County Schools for the Family Resource Center. **CapStar Bank** matched donations raised by **Lawrence County** team members for The Shelter Inc. by giving \$1,000 in gas gift cards to kick off Domestic Violence Awareness Month.



Centennial Bank, Henderson, was the presenting sponsor for the 44th Annual Chester County BBQ Festival.

FirstBank, Nashville, has committed to a \$10 million investment in The Housing Fund for the organization's Shared Equity Program. The money will be used to fund home loans to low-to-moderate-income individuals and families in majority-minority areas in Tennessee.



First Community Bank of the Heartland Inc., Martin, gave students of Weakley County CTE Leadership the opportunity to go through a condensed version of the FCB® "Mind Your Own Bucks" simulation, where they learned more about managing a month's worth of family income and expenses.

First Horizon Bank, Memphis, has introduced the Diversity Grant, part of its mortgage down payment assistance grant program that will provide down payment assistance for borrowers buying a residence in a majority-minority census tract, within First Horizon's combined assessment areas. Recipients are eligible for subsidy amounts of up to \$4,000—or \$8,000 if the residence is in a major-focus market and where more than 50% of the population are minority residents.



Republic Bank & Trust Company, Williamson County, sponsored the Williamson County Fair Letters to Soldiers Post Office and collected and distributed about 2,500 letters to U.S. soldiers.



Pictured are William "Billy" Carroll, Jr with William "Bill" Carroll, Sr. of **SmartBank, Pigeon Forge** who announced a large donation of \$50,000 in funding to charitable organizations throughout the company's footprint across the Southeast, including food banks in Chattanooga and Middle Tennessee and an area rescue nonprofit in East Tennessee.



TriStar Bank, Dickson, continues to support FFA groups in Dickson County high schools.



The United Community Bank Foundation of Greenville, S.C. celebrated World Animal Day by donating \$25,000 to local humane societies. The Tennessee branches of UCB chose to donate to nine animal shelters, rescues and sanctuaries in Middle and East regions of the state; hosted an animal food and supply drive for animal shelters in Middle Tennessee; and collected and gave pet food to the Humane Society of the Tennessee Valley.



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Employment Opportunities

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



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.



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

2210-5 PERSONAL BANKERS

Renasant Bank
All candidates who meet the minimum requirements for the position should visit <https://www.renasantbank.com> to complete both a job profile and employment application.

2210-4 LENDING TRAINER

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

2210-3 DEPOSIT SERVICING MANAGER

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

2210-2 DIGITAL SALES CHANNEL MANAGER

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

2210-1 SENIOR ACCOUNTANT / ASSISTANT CONTROLLER

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

2209-4 MORTGAGE DIRECTOR

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

2209-3 COMMERCIAL RELATIONSHIP MANAGER

First Vision Bank
All candidates who meet the minimum requirements for the position should submit a resume to Denise Ledford, CFO at dledford@firstvisionbank.com.

2209-1 CFO

Vaco talent company searching on behalf of a client.
Qualified candidates may send resumes to kwainwright@vaco.com.

2208-8 LOAN OPERATIONS MANAGER

First National Community Bank
Qualified candidates may send resumes to pam.hughes@fncbank.com.

2208-7 TELLER

Renasant Bank
All candidates who meet the minimum requirements for the position should visit <https://www.renasantbank.com> to complete both a job profile and employment application. If selected for an interview, you will be contacted by a hiring manager.

2208-6 BRANCH MANAGER / LENDER

One Bank of Tennessee
Please send resume and salary requirements to HR Director; P.O. Box 2809; Cookeville, TN 38501 or Recruiting@onebanktn.com.

2208-4 INTERNAL AUDIT MANAGER

Apex Bank
Qualified candidates may send their resumes to janet.simpson@apexbank.com.

2208-3 SENIOR INTERNAL AUDITOR

Apex Bank
Qualified candidates may send their resumes to janet.simpson@apexbank.com.

2208-2 REGULATORY COMPLIANCE MANAGER

Apex Bank
Qualified candidates may send their resumes to janet.simpson@apexbank.com.

2208-1 COMMUNITY REINVESTMENT ACT (CRA) OFFICER

Apex Bank
Qualified candidates may send their resumes to janet.simpson@apexbank.com.

2207-4 COMMERCIAL CREDIT ANALYST

Bank of Tennessee
<https://recruiting.ultipro.com/BAN-1008BANKT/JobBoard/6692e60a-b8da-4b2b-9625-689bb076b98b/OpportunityDetail?opportunityId=b391905d-03f7-46c4-ac6e-4046cfda7ba9>

2207-3 COMMUNITY REINVESTMENT ACT (CRA) OFFICER

Bank of Tennessee
<https://recruiting.ultipro.com/BAN-1008BANKT/JobBoard/6692e60a-b8da-4b2b-9625-689bb076b98b/OpportunityDetail?opportunityId=fc34a95c-d68f-42cf-9842-0a4670f3c53e>

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

**JANUARY
18 & 19**

FUNDAMENTALS OF COMPLIANCE

TBA Barrett Training Center, Nashville

Early Registration Deadline: January 17

TBA Member/Associate Member Registration: \$590 (both days)

TBA Contact: Penny Powlas, ppowlas@TNBankers.org

The *Fundamentals of Compliance* program is a two-day comprehensive review of the most important compliance regulations. It is divided into two parts to permit bank personnel to attend either one or both days.

The first day covers lending issues: Equal Credit Opportunity (Reg B), Fair Credit Reporting, Fair Housing, Home Mortgage Disclosure Act, Credit Practices Rule (Reg AA), Flood Disaster Protection, RESPA, and Truth-in-Lending (Reg Z).

The second day focuses on deposit area issues: Right to Financial Privacy Act, Reg D, Reg Q, Electronic Funds Transfer (Reg E), Expedited Funds Availability (Reg CC), Taxpayer Identification Numbers, and Truth-in-Savings Act (Reg DD).

**FEBRUARY
7 & 8**

ESSENTIALS OF COMMERCIAL LENDING

TBA Barrett Training Center, Nashville

Early Registration Deadline: January 25

TBA Member/Associate Member Registration: \$570

TBA Contact: Monique White, mwhite@TNBankers.org


This two-day workshop will focus on the concepts and techniques of commercial lending. It is excellent preparation for those interested in attending *The Southeastern School of Commercial Lending* in May. Participants will develop the ability to use financial information to make credit decisions and to structure loans properly. Discussion will cover the techniques that help identify the underlying business reasons for borrowing. Case studies are used to illustrate the techniques. The workshop is designed for commercial loan officers, loan review personnel, and branch managers.



Taiwanese banker visits Knoxville Bank



Sing Min Yeh (seated), chairman of the board of the Land Bank of Taiwan, discussed computer operations at Knoxville's United American Bank with Helen Blackwell of the bank's international department and Tom Sudman, president of United American Service Corp. His tour of the bank was part of a U.S. visit in which he attended the 1977 Conference on Asia in New York, and visited his son, an engineering doctoral student at the University of Tennessee.

Originally published in *The Tennessee Banker* in December 1977. 

Professional Development Calendar

2022

● Compliance Conference

November 17 & 18
Sonesta Nashville Airport, Nashville

● Call Report Preparation

December 1
Virtual

● 2022-2023 Senior Compliance Officer Forums

December 1: Session 1
TBA Barrett Training Center, Nashville

2023

● Fundamentals of Compliance

January 18 & 19
TBA Barrett Training Center, Nashville

● 2022-2023 Senior Lenders and Chief Credit Officers Forums

January 24, 25, 26, 27: Session 2 of 3
TBA Gilliam Board Room, Nashville

● 2022-2023 Senior Compliance Officer Forums

February 2: Session 2 of 4
TBA Barrett Training Center, Nashville

● Essentials of Commercial Lending February 7 & 8

TBA Barrett Training Center, Nashville

● CEO Forums

February 7, 8, 9: Session 1 of 3
TBA Gilliam Board Room, Nashville

● Legislative Reception

February 15
Renaissance Nashville Hotel, Nashville

● Credit Conference

February 16 & 17
Renaissance Hotel, Nashville

● CFO/Controller Forums

February 21 & 22: Session 1 of 3
TBA Gilliam Board Room, Nashville

● Branch Leadership Series

February 22: Session 1 of 4
TBA Barrett Training Center, Nashville

EDUCATION TRACKS

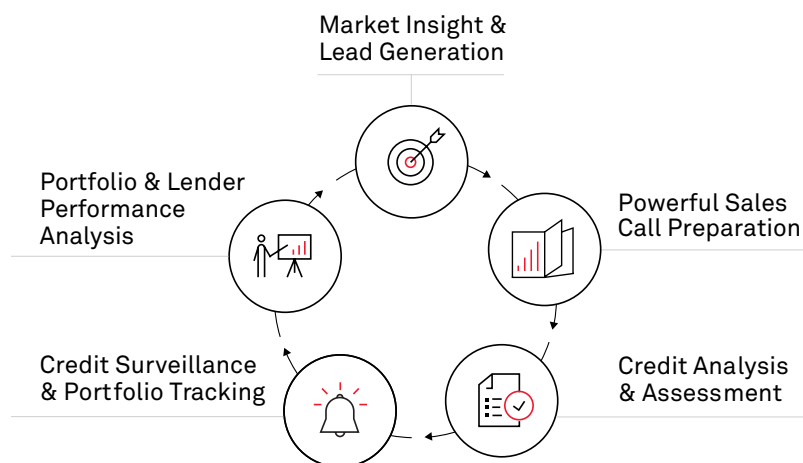
- Compliance
- Commercial Lending
- Retail Banking/Consumer Lending
- Operations/IT/Human Resources
- Management/Executive
- General Banking

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

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spglobal.com/commercial-lending



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VULNERABILITY MANAGEMENT ◀ AUDIT/EXAM SUPPORT
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