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SUMMER 2025

CONNECT

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CONNECT 2025:

A Preview of Georgia's
Premier Community Banking Event

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CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

ICBA

Is your community bank thriving?

Meet Scott.

Scott works hand-in-hand with community banks in the Southeast to find ICBA member benefits that help them achieve their bank's goals.

When he's not exploring new ways to connect with bankers, he's spending time in the great outdoors, hiking, camping, and adventuring.

Let Scott help you explore all the many options ICBA has to offer your community bank.

Learn more at
icba.org/membership



Independent
Community Bankers
of America®



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ON THE COVER: *CONNECT* - the state's premier event where innovation, leadership, and opportunity converge. In depth information beginning on page 15.

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Community Bankers Association of Georgia

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CBA CONNECT: An Annual Family Reunion

I have often expressed how CBA CONNECT is my favorite annual program. It offers me the invaluable opportunity to connect with our exceptional members and partner firms in a beautiful, relaxed environment. Additionally, I deeply appreciate the insightful programming, which provides some of the finest discussions on current trends and industry topics.

Recognizing that many of our bankers and partner firms attend various conventions and events throughout the year, I have started conducting informal surveys to understand what makes CONNECT special to them and how we can continue improving the experience. I would like to share some of the feedback we've received:

From one of our partner firms/exhibitors:

"No other association treats us like CBA. At some conventions, our exhibit booths are placed off to the side or in separate rooms, and bankers rarely stop by. At CBA, we are integrated into the main programming space, and the CBA bankers are incredibly gracious with their time. Whether they are interested in our offering or not, they always make a point to greet us and express appreciation for our support. It truly makes a difference!"

John McNair
President & CEO
Community Bankers
Association of Georgia



From one of our bank attendees:

"CBA strikes the perfect balance between education and downtime. Even more, CBA is welcoming to my family. I rarely attend events where I see my children dancing in the middle of the floor alongside other kids, bankers, vendors, and partner firms. We look forward to CBA CONNECT every year!"

Not all feedback is complimentary, of course. However, constructive criticism is equally valuable, as it encourages us to reflect, evaluate, and enhance the experience. The Convention Committee carefully considers all factors when planning CONNECT's programming and social events, ensuring each year's event is the best it can be. Their dedication is truly invaluable.

As we approach CBA CONNECT 2025, I look forward to welcoming those of you who are already registered. If you haven't secured your spot yet, I encourage you to do so as soon as possible — our room block is nearly full! You won't want to miss this incredible event.





Rebeca Romero Rainey
President & CEO
ICBA



Flourish: Creating Financial Freedom for Communities Nationwide

When celebrating Independence Day, I couldn't help but equate that sense of freedom with what we do as community bankers. We are champions of our local communities, ensuring our customers have access to financial services that afford opportunities for individual freedoms.

Take lending, for example. Community bankers bring with us unique attributes—including our nimbleness, creativity and problem-solving—that help us in taking a long-term focus to our customer relationships. We listen to what customers need, factoring in our deep knowledge of our local market, and we offer solutions that address the individual opportunities and challenges of that very community.

No two customers are exactly alike, and community bankers identify the right mix to help customers succeed over time. It's in our DNA to consider the ebb and flow of our landscapes and tailor solutions accordingly.

But today's customers want it all. They seek the relationship and knowledge their community banker provides, but they also want the decision immediately. We live in an instant gratification society, and today's lending

decisions are pressured by a ticking clock. It's a constant balancing act between ensuring thoughtful, tailored solutions and responding to today's immediate needs. Fortunately, community banks can deliver both a holistic, thoughtful process and timely decision-making.

When we look at outstanding lenders, we see a strong thread of commonality: They have a unique ability to maximize local knowledge, combine it with their personal relationships, and offer tools that support the speed and ease of customer experience. By combining technology's efficiencies and insights with the creativity and nimbleness anchored in a community banker's personal relationship, we achieve a near-perfect lending solution.

At the end of the day, our flexibility and creativity are what set us apart from other providers. Those attributes allow us to be the relationship bankers we are, speaking directly to the financial needs of those we serve. For our customers and communities, I'd say that's an independence worth celebrating.





Lori Godfrey
COO, Government and
Regulatory Relations
Community Bankers
Association of Georgia

Turning Your Advocacy Donations into Action for Our Community Banks

Legislative advocacy is important because it gives individuals, organizations, and communities a voice in shaping the laws and policies that affect their lives. Our advocacy efforts shape the policy environment that determines how community banks and the financial services industry continue to operate and grow. Each of you is busy managing your day-to-day responsibilities and may not have time to visit the Capitol during the legislative session to make your individual voices heard. Besides, our collective voice as community bankers is much stronger than your individual voice alone. Legislative advocacy is more than just your voice; it also requires financial support. So, where does your advocacy donation go?

Donations are used to support our community banks in the following ways:

- **Influence Policies Directly Related to Community Banks**

This session, Representative Bruce Williamson authored House Bill 586, which amends the intangible recording tax law. It revised the definition of a “long-term note secured by real estate”, changing it from a note with principal due in more than three years to one with principal due in more than 62 months from its origination date. This legislation helps level the playing field for community banks, allowing them to compete more fairly against tax-exempt financial services companies.

Each year, the Department of Banking and Finance’s housekeeping bill is presented for approval by the legislature, and CBA works the

bill through the process. Our lobbying efforts include getting language inserted into bills that may not deal directly with banking but have an indirect impact on our industry. An example would be including language on the boat titling bill that would notify how a lienholder is notified when an abandoned vessel is removed. New bills and amended language are all about the unintended consequences. CBA remains active in conversations at the Capitol instead of being passive on the sidelines while negotiations on bills are occurring.

- **Opposing Legislation Harmful to Community Banks**

Whether it is community banking, healthcare access, education, or environmental protection, advocacy defends the interests of specific groups or the general public by making sure their concerns are heard. This session, a debanking bill was introduced by Sen. Blake Tillery that would have a detrimental effect on our industry. CBA testified in opposition to the bill and specifically discussed increasing the asset threshold and the devastating lawsuits that could result from a new private right of action. After prolonged debate on the Senate floor, the bill failed by a vote of 13-43. There are numerous other bills that could be detrimental to our industry that never make it out of committee or to a floor vote, based on our lobbying and coalition efforts, such as Interchange Fees.

[continued]



- **Direct PAC Contributions to Legislators**

2026 is an election year with both the Governor and Lieutenant Governor candidates being on the ballot. Every two years, each representative and senator must seek re-election as well. Fundraising is a priority for candidates, and your advocacy donations enable CBA to make contributions to banking committee members, bipartisan leadership positions, and other candidates approved by our Advocacy Committee and Board of Directors. The direct support allows CBA to support members who support the community banking industry.

- **Partnership with bipartisan lobbying firm [Fiveash-Stanley, Inc.](#)**

Fiveash-Stanley provides CBA with a combination of message development, strategic planning, bipartisan experience, and a keen understanding of Georgia's political landscape. They have the experience and skills to enhance CBA's advocacy efforts, seizing opportunities and shielding against unwelcome government intrusion.

In addition to direct contributions from our member banks, associate members, and individuals working within the industry, CBA hosts a wide array of advocacy fundraising efforts each year: CBA Day at the Braves, TopGolf, Clay Shoots, Town Hall Talks, Community Banking T-Shirts, and Cork Pulls.

Your advocacy donations (directly or by participation in our events) make CBA's advocacy efforts possible. They fund the time, expertise, and follow-through needed to ensure that community banks are not left out of the conversation. If you would like to make a donation to CBA's Advocacy Fund, please do so by [clicking here](#). Every contribution helps us shape the future of the community banking industry.



*...our collective
voice as
community
bankers is much
stronger than
your individual
voice alone...*

2025 Advanced BSA/AML/CFT School: Your Masterclass Awaits

August 18–22, 2025 | Omni Resort, Amelia Island, FL

Join compliance professionals, auditors, and regulators from across the Southeast for the **2025 Advanced BSA/AML/CFT School**—a five-day immersive experience offering critical updates, expert insight, and peer collaboration in one of the most inspiring coastal settings in the region.

This highly respected program delivers practical strategies and timely updates to strengthen your BSA/AML program and equip your team to navigate today's evolving risk and regulatory landscape. From FinCEN rulemaking to audit trends and fraud detection, every session is designed with real-world application in mind.



FEATURED TOPICS INCLUDE:

- **Strengthening Your BSA/AML Program** – Best practices in risk assessments, internal controls, training, and testing to enhance compliance and reduce risk.
- **FinCEN Rulemaking** – A deep dive into current and anticipated regulations, plus what institutions should be preparing for now.
- **Cannabis Compliance** – Understand the new risks emerging from Georgia's cannabis policy changes and evolving federal guidance.
- **Fraud in Electronic Payments** – Explore red flags and typologies in ACH, P2P, wires, and cards, and learn how to elevate your detection and SAR escalation efforts.
- **SAR Quality & Law Enforcement Coordination** – Improve SAR narratives and learn what makes a report truly valuable to investigators.
- **Audit & Examiner Insights** – Hear directly from auditors and regulators about shifting expectations, common findings, and how to stay ahead.

With built-in time for connection and discussion, attendees will leave with fresh ideas, actionable tools, and a stronger network of peers. Continuing education credits will be available.

Make plans to join us in Amelia Island—space is limited!

[REGISTRATION & HOTEL INFO](#)



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- Marketing Materials
- Staff Incentives
- Merchant Appointments & Close
- Hardware Installations
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- Digital Marketing
- Evolv has taken over UBB's Merchant Services program



Preferred Service Provider

State Tax Credits: A Proven Strategy for Georgia Community Banks

Community banks have always been at the heart of Georgia's growth. Community bankers have intimate knowledge of your markets, support local businesses, and understand how to reinvest capital where it matters most. But as CRA expectations evolve and Georgia tax liabilities increase, there is a growing need for strategic tools that allow banks to do both effectively.

One proven, often underutilized strategy is the **strategic use of Georgia Low-Income Housing Tax Credits (LIHTC)**. These credits offer community banks a way to strengthen their local impact while achieving measurable financial and regulatory benefits.

Why LIHTC Matters to Community Banks

The Georgia LIHTC program, enacted in 2000, was built on public-private collaboration. Its early success was due in large part to the participation of community banks that saw the opportunity to earn CRA credit, reduce state tax liabilities, and invest directly in the well-being of their communities.

Jesse Speltz
Director Tax Credit
Investments
Cabretta Capital



What makes the LIHTC program uniquely powerful is that it provides a repeatable, well-documented strategy that aligns community impact with institutional goals. For Georgia-based community banks, this means:

- **Offsetting state income tax obligations** - dollar for dollar
- **Improving CRA performance** through qualified investments and loans
- **Building stronger relationships** with local developers and housing advocates
- **Driving economic growth** through affordable housing and job creation

"When Georgia first introduced its LIHTC program back in 2000, we were working directly with community banks who saw the value immediately, lowering their state tax liability while supporting housing and economic development in their backyard. That same opportunity exists today, and it's more relevant than ever. The added benefit of CRA is icing on the cake!"

— Brent Watts, Founder & President, Cabretta Capital

[continued]



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Rachel Thornton
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State Tax Credits: A Proven Strategy for Georgia Community Banks

Expanding Your Influence, Building Relationships

In addition to tax savings and CRA benefits, LIHTC projects can enhance a bank's presence and community brand. Many banks benefit from:

- **Construction and permanent financing** tied to LIHTC developments
- **New deposit relationships** with developers and project reserve accounts
- **Increased visibility** through project signage, press releases, and community events
- **New commercial relationships** with developers who may have broader financing needs

LIHTCs also create an opportunity to add value to **bank executives, high-net-worth (HNW) clients and high growth businesses**. Individuals and institutional clients can invest in state tax credit funds to mitigate their Georgia tax liabilities—making this a powerful value-added solution to wealth advisory, private banking, and trust and estate client relationships.

Experience and Execution Matter

Founded in 2015, **Cabretta Capital** has syndicated over \$600 million in state tax credits, with a strong focus on Georgia's LIHTC program. CEO **Brent Watts** is one of

the industry's most respected executives with over two decades of experience, having worked alongside banks since the state program's inception.

The Cabretta team understands the unique priorities of community banks and provides tailored support—from transaction structuring to CRA alignment and reporting—so that each investment delivers both financial performance and community value.

Bottom Line

Georgia community banks seeking a repeatable, proven strategy to improve CRA performance, reduce state taxes, generate fee and lending income, and deepen relationships with local partners—**LIHTC is a tool worth leveraging**.

To explore how these unique programs can align with your bank's strategic goals, visit www.cabrettacapital.com.



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CBA Advocacy in Action – Spring Highlights

From impactful conversations on Capitol Hill to the excitement of our popular Topgolf Tournament — topped off by the signing of HB 586 into law — CBA's advocacy efforts were in full force this spring, amplifying the voice and strength of Georgia's community banks.

HB 586 Signed into Law: A Legislative Win for Georgia's Community Banks



"Given our advocacy efforts on the issue, it was an honor to watch Governor Kemp sign HB 586 into law," said **John McNair**, President and CEO of the **Community Bankers Association of Georgia**. HB 586 amends the intangible recording tax law. It revises the definition of a "long-term note secured by real estate," changing it from a note with principal due in more than three years to one with principal due in more than 62 months from its origination date.

"We are proud to serve as a resource for policymakers as they consider ways to strengthen Georgia's robust network of community banks, which are vital to local economic development," said **Lori Godfrey**, CBA Chief Operating Officer and Government and Regulatory Relations.

Representative **Bruce Williamson (R-Monroe)** sponsored HB 586 and guided it to passage. A special thank you to CBA's advocacy consulting firm, **Fiveash Stanley**, for their invaluable guidance in navigating the legislative process.

CBA of Georgia Advocates on Capitol Hill at ICBA Capital Summit



CBA was well represented with a strong delegation of Georgia community bankers and vendor partners at the ICBA Capital Summit in Washington, D.C., where the group advocated for key issues impacting the community banking industry. This year's event was filled with productive conversations, valuable insights, and a powerful sense of purpose.

Going Further.

Quality assurance, tax, and advisory services are critical for financial institutions in today's rapidly changing industry landscape.

We currently provide professional services to hundreds of financial institution clients throughout the country, which translates into a first-hand understanding of the industry and its best practices.

With our deep industry knowledge, we are well-positioned to help our clients adapt to new regulations and market trends, driving their growth and success.





Quarter 3: Complex Lending Compliance Requirements

October 15, 2025 | Macon | [Register](#)

October 16, 2025 | Tifton | [Register](#)

INSTRUCTOR:

Kathy Enbom,
CRCM, Partner
Wipfli



We are going beyond the basics with a full day focus on COMPLEX lending compliance issues. This day will include a deep dive into requirements in lending that can be more difficult to understand, detect, and resolve. We'll explore specific aspects of the following areas that can trip up even the most experienced lending and/or compliance staff, and can result in consumer harm and/or trouble at your next exam:

- Finance charge and APR challenges in open- and closed-end, fixed, and adjustable loan products
- Rate changes for HELOCs and ARM loans
- HMDA
- Flood
- Escrows
- Homeowners Protection Act
- Advertising/marketing

Save the Date for Q4 Compliance:

Risk Assessments, Compliance & Change Management with ERM

[12/2/25 - Macon](#)

[12/3/25 - Tifton](#)



TELLER CASH RECYCLERS

LTA-380



ACG is honored to be a Master Distributor of ATEC LTA Teller Cash Recyclers. We provide the TCR, installation, support, parts and service. Providing Georgia Community Banks with everything necessary for a successful cash automation program!

Operational Features:

- Up to 12 denominations recycling (multi country currency)
- From 17,100 (LTA-380) to 22,800 (LTA-450) notes of storage capacity
- Operational (Transit) cassette is available inside safe for secure note loading and unloading
- Optimally configurable cassette options based on various demands in capacity/denomination
- High precision banknote recognition of images, patterns, etc.
- Unattended self-audit and notes loading/unloading without exposure of operational (transit) cassette

Unique Features

- Up to 600 notes of rejected notes or physical escrow capacity
- Automatic retract of untaken notes
- Use as desktop note counter, then automatic deposit of counted notes from output pocket
- Entire note path is located outside of safe for increased security and easy maintenance

Best in Class Security

- Accurate counterfeit notes recognition and 'sort out'
- Note serial number recognition and image capture
- Equipped with international standard certified safe
- Reporting of "duress" note dispense serial numbers and note images

High Efficiency

- Smallest footprint
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Additional Locations in Atlanta, Las Vegas, England, Poland



CONNECT

POWERED BY CBA

Convention Preview

Are you ready to take your impact in the community banking world to the next level? Join the Community Bankers Association of Georgia for CONNECT—the state's premier event where innovation, leadership, and opportunity converge.

CONNECT isn't just a conference—it's a catalyst! Designed exclusively for Georgia's community banking professionals, this event brings together the brightest minds and boldest ideas shaping the future of community finance. From visionary keynote speakers to in-depth educational sessions led by industry experts, CONNECT offers a transformative experience that will inform, inspire, and empower.

Engage with a dynamic network of Bank Executives, Directors, Preferred Service Providers, Associate Members, and more all gathered under one roof to share insights, showcase solutions, and forge meaningful partnerships. As the largest community banking expo in Georgia, CONNECT provides the ultimate platform to exchange ideas, discover the latest innovations, and elevate your bank's performance.

Whether you're a seasoned executive or an emerging leader, this is your moment to ignite progress—for yourself, your team, your institution, and the communities you serve.

Bring your "A" game, fuel your ambition, and accelerate your success. Don't just attend—CONNECT!

Agenda

WEDNESDAY, SEPTEMBER 10

1:00 pm - 3:00 pm	CBA Board Meeting
3:00 pm - 5:00 pm	Convention Registration Desk Open
3:00 pm - 5:00 pm	Exhibitor Set-Up
5:30 pm - 6:15 pm	Sponsorship Reception <i>(invitation only)</i>
6:30 pm - 8:00 pm	CBA Board Leadership Dinner <i>(invitation only)</i>

THURSDAY, SEPTEMBER 11

7:30 am - 8:00 am	Breakfast <i>(Hot)</i>
8:00 am - 8:15 am	Welcome Kickoff Kick off the CBA convention in style with the dynamic Pat Dix as our emcee! With his engaging presence and infectious energy, Pat will set the stage for an exciting, inspiring, and unforgettable few days. Don't miss this electrifying start to an incredible convention experience!
8:15 am - 9:15 am	Opening Session with Billy Boughey "Journey to Success!" An engaging conversation about the important "signs" we encounter on the path to success. Billy will explore eight key signs — like Yield, Detour, and Stop — and how they relate to leadership and personal growth. By understanding and applying these signals, we can navigate challenges, make better decisions, and stay on course. This is one of his most requested talks.



Pat Dix



Billy Boughey

[continued]

CONVENTION

9:15 am - 9:30 am

Stretch Break

9:30 am - 10:15 am

General Session – “The State of the State” – Shawn O’Brien

Review analysis on how Georgia banks are performing and trending both nationally and within the state in areas such as deposits, loans, net interest margins, efficiency and other key metrics. Discuss the current credit landscape and outlook ahead. Cover key demographic and economic trends shaping the state and its future.



Shawn O'Brien

10:15 am - 11:00 am

Exhibit Break Time

11:10 am - 11:50 am

General Session – “Building Resilient Succession Plans: A Competency-Based Approach” – Dawn Gehring

Succession planning is more than just a list of names. It's a strategic imperative for ensuring business continuity and supporting smooth leadership transitions. How can organizations create succession plans that are proactive, sustainable, and adaptable to both planned and unplanned departures? Join FHLBank Atlanta's Dawn Gehring for an engaging discussion on designing a robust, competency-driven succession framework that aligns with your institution's current and future business needs.



Dawn Gehring

11:50 am - 12:00 pm

CBA Business Meeting and Announcements)

CBA Chair Frank Griffin and CBA CEO John McNair

Afternoon and Evening on Your Own



Frank Griffin



John McNair

FRIDAY, SEPTEMBER 12

7:30 am - 8:00 am

Breakfast (Hot)

8:00 am - 8:05 am

Advocacy Day Kickoff

Get ready for an inspiring and high-energy **Advocacy Day** featuring our own dynamic Chief Operating Officer and Lobbyist, Lori Godfrey, as our emcee! She will set the stage for impactful conversations, powerful insights, and a call to action that drives real change at the Gold Dome and on Capital Hill. Don't miss this day to connect, engage, and be part of something bigger!



Lori Godfrey

8:05 am - 9:00 am

Regulatory Panel: Navigating the Evolving Landscape

Stay ahead of the curve with this year's insightful Regulatory Panel, where industry experts and policymakers discuss the latest updates, challenges, and trends shaping the regulatory environment. This engaging session will cover key compliance issues, emerging policies, and best practices to help your banks adapt and thrive.

Expect thought-provoking discussions and a chance to ask pressing questions as our panelists share their expertise. Whether you're navigating new regulations or preparing for future shifts, this session will provide the clarity and strategies you need to stay compliant and competitive.

9:00 am - 9:10 am

Stretch Break

[continued]

9:10 am - 9:40 am

Legislative Panel: Policy Trends & Industry Impact

Join this year's Regulatory Panel, where industry experts and policymakers explore the latest updates, challenges, and trends shaping the regulatory landscape. This session will cover key compliance issues, emerging policies, and best practices to help your bank remain agile and competitive. We are pleased to announce Senator Carden Summers, Representative Demetrius Douglas and Representative Noel Williams, Jr. will be participating in this informed session.

Gain insights, engage in discussions, and get answers to your most pressing questions, as our panelists share their expertise. Stay ahead of regulatory changes with strategies designed to ensure compliance and success.



Carden Summers

Demetrius
Douglas

Noel Williams, Jr.

9:40 am - 10:30 am

Exhibit Break Time

10:35 am - 11:30 am

The Latest on the Political Landscape with Brian Robinson and Tharon Johnson

Are you hungry for Georgia politics? WABE's *Political Breakfast* podcast team – Democrat Consultant Tharon Johnson and Republican Consultant Brian Robinson – will provide a lively discussion into Georgia politics as our competitive state enters a consequential election year.



Brian Robinson



Tharon Johnson

11:30 am - 12:05 pm

General Session – “Legislative Lens - Exploring Policy Through Dual Perspectives”

This session will be a conversation bringing together advocates on the state and federal levels that represent our community banks. This will be a unique, behind-the-scenes look at the legislative and regulatory landscapes from both the statehouse and Capitol Hill. Join Lori Godfrey, CBA of GA, and Paul Merski, ICBA, for this informative session.

Through candid dialogue and expert insight, they will shed light on the challenges, opportunities, and evolving priorities that impact community banking at every level of government. This platform not only highlights the intersection of state and federal advocacy but also deepens understanding of how policy decisions shape the future of local financial institutions.

This session will give attendees meaningful perspective on the issues that matter most to community banks—straight from the advocates on the front lines.

Afternoon on Your Own



Lori Godfrey



Paul Merski

8:00 pm - 10:00 pm

Advocacy Celebration/Silent Auction**SATURDAY, SEPTEMBER 13**

7:30 am - 8:00 am

Breakfast (Hot)

8:00 am - 8:05 am

Saturday Kickoff - Pat is back as our Emcee for the day as he brings everyone together one last time until 2026.

8:05 am - 8:35 am

Morning Boost with ICBA

Rise and shine with our **Morning Boost with ICBA** — the perfect way to energize your day! Join us for a session filled with fresh insights, engaging conversations, and the latest in ICBA updates, all designed to fuel your success. We are thrilled to have Quentin Leighty, ICBA Treasurer, who will share some coffee and hopefully



Quentin Leighty

[continued]

spill some tea on all things ICBA. So, start your morning with inspiration and momentum and power up your day with ICBA!

8:35 am - 9:35 am

General Session - "Artificial Intelligence in Banking? Are You Ready for the Future?"

The rise of generative AI and intelligent virtual assistants is rapidly transforming how banks approach customer service and internal operations. This dynamic panel will explore how AI is redefining both customer and employee experiences across the financial sector.

Moderated by ICBA, this session will feature industry experts discussing practical applications of generative and agentic AI systems — from enhancing customer engagement to streamlining workflows and empowering bank teams.

9:35 am - 9:45 am

Stretch Break

9:45 am - 10:45 am

General Session – "What a Community Bank Executive Needs to Know"

- Greyson Tuck, Gerrish Smith Tuck



Greyson Tuck

10:45 am - 10:55 am

Stretch Break

10:55 am - 11:55 am

Closing Session with Don Yaeger - "What Makes the Great Ones Great!"

As a sportswriter and author of more than two dozen books, Don has had a front row seat with some of the greatest winners in athletics, including Walter Payton, Jimmy Connors, Michael Jordan, John Wooden, Pat Riley and Dale Brown. They are all legends in their own right, but does anyone believe the athletes mentioned above are really the GREATEST athletes of their time, physically? Remember, Jordan wasn't even the first pick in the draft. Payton had to go to a small black college because bigger schools didn't want to risk a scholarship on him. Each became a champion through strength and skills that had nothing to do with physical prowess.



Don Yaeger

Using rich personal accounts gathered from more than twenty-five years of interviews with many of today's sports legends and business leaders, Don has distilled Sixteen Consistent Characteristics of Greatness. Don shares some of these characteristics with audiences, in an easy, engaging style, which helps participants realize that they, too, can achieve a higher level of personal success.

11:55 am - 12:00 pm

Closing Announcements

Afternoon on Your Own

3:00 pm – 5:00 pm

Tailgate Event

Get ready to wear your favorite team colors and rally with your fellow community bankers as we cheer on the Dawgs in the ultimate SEC showdown—UGA vs. Tennessee! Join us for the first half of a spirited tailgate party filled with great food, cold drinks, and unbeatable networking opportunities. Whether you're a die-hard fan or just in it for the fun, this is the perfect chance to connect with peers, celebrate community, and enjoy game day in true Georgia style.

6:00 pm - 6:45 pm

Reception

7:00 pm - 8:30 pm

Chairman's Dinner and Installation of Officers

8:30 pm - 9:30 pm

Entertainment – Coming Soon

SUNDAY, SEPTEMBER 14

Departure



[continued]

Celebrating the Team Behind the Scenes



A heartfelt thank you to this year's Convention Committee, led by Mike Sale of The Commercial Bank, for their outstanding work in planning the 2025 Convention at the Ritz-Carlton Amelia Island. Under Mike's leadership, the committee has thoughtfully curated an agenda and experience that reflects the strength, unity, and forward momentum of our community banking family. The Committee's dedication, attention to detail, and countless hours of preparation do not go unnoticed. We are grateful for their efforts and excited to see it all come together this September!

Others on this year's Convention Committee are:

Jessica Hudson, First National Bank of Coffee County

Alex Jernigan, Shazam

J.R. Llewellyn, Newcleus

Subramanian (Mani) Swarnam, Georgia Banking Company

Mark Thompson, Glennville Bank



Jessica Hudson



Alex Jernigan



JR Llewellyn



Mike Sale



Mani Swarnam



Mark Thompson



Details

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ROOM RATES:

*Single / Double Occupancy: \$359.00
Resort Fee: \$40.00 daily
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Once you have completed the registration process, you will receive a confirmation e-mail that will include your hotel booking link to reserve your hotel room. Rooms can only be reserved online with the special booking link. The hotel will not make reservations over the phone. If you have not received your confirmation e-mail within 24 hours of registration, please contact Ellen Shea at ellen@cbaofga.com. As long as you are registered as an attendee to attend the convention, CBA will resend a confirmation to the e-mail address you provided during registration process. Rooms are available on a first-come, first-served basis. The CBA cut off to reserve your room is by Friday, August 8, 2025.

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Friendly Competition at Top Golf

Community bankers and industry partners gathered in Buford for an engaging afternoon at CBA's Topgolf Showdown, supporting the Association's ongoing advocacy efforts. The event featured a strong turnout and offered attendees valuable opportunities for networking, friendly competition, great food, and fun prizes.

Lori Godfrey, CBA's Chief Operating Officer and Government and Regulatory Relations, provided a brief update on the 2025 Georgia Legislative Session and current issues impacting the community banking industry.

CONGRATULATIONS TO THE WINNERS!

1ST PLACE TEAM

- Todd Shiver, BEVYTEC LLC
- CK Kadakia, Intersect Technology Group
- Charlie McLellan, Intersect Technology Group
- Mike Morris, Wipfli
- Mike Noblett, PCBB
- Badal Amin, Signature Bank of Georgia



2ND PLACE TEAM

- Paul Zavitz, Carr, Riggs & Ingram, LLC
- Kevin Black, Carr, Riggs & Ingram, LLC
- Adam Causey, Finosec
- Ben Dale, Finosec
- Josh Osborne, Colony Bank



AND FOR FUN:

- "Most Likely to Take Up Bowling" Award went to Mike Ernst, Stokes Carmichael & Ernst



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Whole Lotta Thinkin' Going On

Fed's Forward Guidance Reflects Uncertainty

I hope the readers of this column will excuse the lack of decorum in the title, but in reading and listening to the words of the Federal Reserve Board's members over the past month, I hear a lot of hedging. And far be it from me to second-guess the respective governors and regional presidents of our central bank. If they were asked individually for their druthers, I suspect they'd prefer an economic, fiscal, and geopolitical backdrop that had less drama. Not to mention an inflation track that would get back to its elusive 2% target.

Alas, such doesn't seem to be the near-term expectations of the Fed. We were shown their most recent projections for the key indicators in the quarterly Summary of Economic Projections (SEP), released on June 18. Several closely watched metrics, such as inflation and gross domestic product (GDP) had significant revisions from the previous quarter. The notorious "dot plot," in which the 19 members are obliged to place a marker on a grid that corresponds with their guess as to where the fed funds rate will be in one, two, three years and beyond, reflects a wide dispersion of thought.

Quarterly Reset

First, let's examine how the Fed's outlook on inflation has changed.

A year ago, the SEP was projecting the preferred inflation gauge, core personal consumption expenditures (PCE), to end 2025 at 2.3%. Not exactly to the Fed's liking, but noticeably lower than current readings. Fast forward to March 2025, and the estimate had risen to 2.8% as price increases had proven more durable than hoped (and were the major reasons for monetary policy to remain "restrictive"). The June 2025 SEP hiked the year-end 2025 estimate all the way to 3.1%, citing import taxes as the culprit.

GDP is directly affected by inflation in that it's reported as a "real" number, i.e., net of price changes. Accordingly, the current full-year 2025 GDP estimate is now 1.4%, which is down from the 1.7% projected a quarter earlier. That decline is a mirror image of the expected increase in core PCE.

Another corollary of inflation is consumer confidence. Like GDP, there is an inverse relationship between expected price hikes and consumers' expectations. Higher prices

[continued]

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Whole Lotta Thinkin' Going On

equate to lower purchasing power in the short run, which can lead to lower standards of living. Accordingly, consumer sentiment surveys in 2025 have trended lower, particularly the gauges of future expectations.

Stake Your Positions

The dot plot of the SEP revealed that the Fed board members are currently encamped in two locations, separated by 50 basis points (0.5%). Of the 19 voters, seven are projecting no rate cuts by the end of 2025, and another eight are projecting two cuts. It's unusual for the plots to be heavily weighted at two levels that are not contiguous, and I think it reflects the board collectively doesn't have a feel for the upshot of trade policy for the rest of the year. In fact, Chairman Powell said as much in his testimony to Congress the week of June 23.

Still, whether the number of rate cuts for the remainder of the year comes to zero or four, the target rate of fed funds will remain historically elevated. This will probably result in the shape of the yield curve remaining relatively flat. A couple of wild cards are still in the mix: 1. Supply issues, as Uncle Sam continues to go ever deeper in debt, with institutional investors ready to act, and 2. Geopolitics and the dollar's continued privileged status as a safe haven in times of turmoil.

Running in Place

Given all of this, the Fed seems able to sit and watch for a while longer before making any moves, especially with the labor market remaining solid. As stated previously, we could be in for an extended stretch of range-bound yields, and 2025 so far has seen just that, as the last rate cut was in December 2024. And what type of bonds do well in stable rate environments? Ones with options, which account for about 80% of the dollars in community bank bond portfolios. The reason is that the callable bonds won't get called en masse, and investors get to enjoy the incremental yields for periods into the future.

So, where this takes us is a place where our central bank—the Federal Reserve—is doing a whole lotta thinkin', and maybe not so much shakin'. Goodness gracious, great balls of fire.

Jim Reber

(jreber@icbasecurities.com) is president and CEO of ICBA Securities, ICBA's institutional, fixed-income broker-dealer for community banks.



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Cybersecurity threats are growing more complex—and more costly—for community banks. That's why **Community Bankers Association of Georgia** invites you to attend the **2025 Cyber Risk Summit** at the stunning Brasstown Valley Resort in Young Harris, Georgia. This three-day program is packed with expert-led sessions and peer discussions designed to help your institution stay secure, compliant, and resilient.

Here are the **Top 5 Reasons** you won't want to miss it:

- 1. Build a Stronger Cyber Risk Framework:** Learn how to create and implement a risk management strategy that meets regulatory standards and aligns with your bank's operational goals.
- 2. Stay Ahead of Cyber Threat Trends:** From ransomware to phishing, discover what's new in cybercrime—and what it means for your bank. Meet with exhibitors and learn the latest intelligence on emerging threats and how to adapt your defenses accordingly.
- 3. Master Best Practices and Risk Assessments:** Walk away with actionable guidance on risk assessments, endpoint protection, multi-factor authentication, vulnerability management, and more. Learn how to identify, evaluate, and mitigate cyber risk effectively.
- 4. Learn from Real-World Experience:** The Fraud Panel and ISO roundtable feature experienced bankers and cybersecurity experts sharing candid insights on today's biggest challenges. Hear how peers are navigating fraud risks and resource limitations.
- 5. Educate Your Customers:** Empower your customers to protect themselves by developing effective outreach and education programs. Strengthening their awareness helps strengthen your bank's security culture.



CBA's 2025 Cyber Risk Summit is your chance to strengthen your institution's cyber defense, connect with peers, and return with the knowledge needed to lead a culture of cybersecurity awareness. Join us in the beautiful North Georgia mountains and take the next step in protecting what matters most—your customers, your bank, and your reputation.

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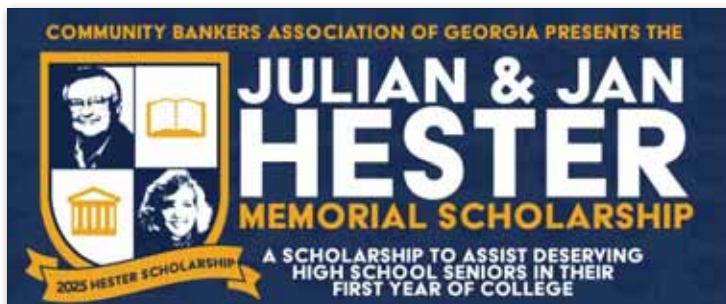
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Celebrating the 2025 Hester Memorial Scholarship Recipients

Congratulations to the recipients of the 2025 Julian & Jan Hester Memorial Scholarship, presented by the Community Bankers Association of Georgia (CBA). Each year, CBA awards four \$1,000 scholarships to graduating high school seniors who plan to attend college or technical school in Georgia.

The scholarship honors the legacy of Jan Hester and her father, Julian Hester, former CEO of CBA. Applicants submit essays highlighting the role and impact of community banks in their hometowns. CBA President & CEO John McNair applauded this year's winners for their academic accomplishments and dedication to their communities. He also praised the high caliber of submissions, which made the judges' decisions especially challenging.

[Learn more](#) about the program and read this year's winning essays.



Thomas Holt
University of Georgia



Deeya Mepani
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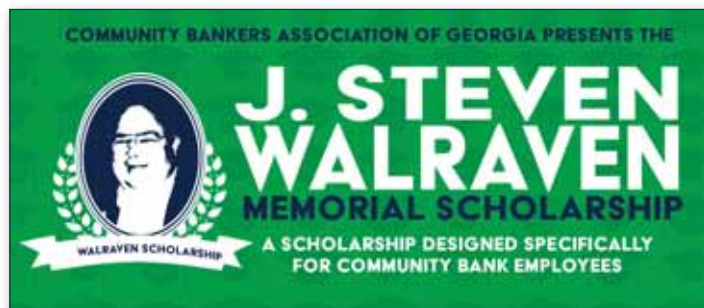
Rhodes McCranie Named 2025 Walraven Scholarship Winner

CBA is pleased to announce Rhodes McCranie, teller at Community Banking Company of Fitzgerald, as the winner of the 2025 J. Steven Walraven Memorial Scholarship.

Rhodes will be attending Georgia Southern University with a major in Finance and was nominated by Corey Gibbs, President & CEO, Community Banking Company of Fitzgerald.

This \$500 scholarship is awarded to a Georgia community bank employee attending a college or university within the state of Georgia. The goal of the scholarship is to assist those employees interested in furthering their education to enhance their career in community banking.

The scholarship is named for the late J. Steven Walraven, a former community bank president who dedicated much of his life to his community and community banking.



Walraven Scholarship Winner
Rhodes McCranie
Georgia Southern University



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- **Marketing RAP** – [Oct. 2](#)
- **Human Resources/Talent Development RAP** – [Oct. 17](#) & [Dec. 4](#)
- **BSA: AML/CFT RAP** – [Dec. 5](#)



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Leah Hamilton, JD
Director Education Services
& Compliance Risk Advisor
Sentry Advisors, LLC



Flood Insurance Coverage: Required Minimum vs. Practical

Flood insurance coverage for compliance remains a hot topic amongst regulators, lenders and consumers. And, last year’s massive floods exemplify the need to take a closer look at flood policies, procedures and training.

The flood rules provide for a minimal amount of coverage that must be in place if the collateral taken is a building in a special flood hazard area (SFHA) wherein the community participates in the National Flood Insurance Program (NFIP).

Depending on various factors, the minimum amount of coverage may be insufficient to cover the lender or the borrower in a flood event. From a lender’s perspective, there could be insufficient coverage to pay off the outstanding balance, particularly if there is a total loss of the building. This could have a domino effect in that such insufficiency could expose the institution to safety and soundness concerns.

Insufficient coverage could put a borrower in a situation without enough funds to repair or rebuild, and still left with an outstanding principal balance where the lienholder will be paid first.

In December 2024, New York passed an amendment to their property law statutes, which included a provision for mortgage transactions in which flood insurance is required that the mortgagee provide notice to the mortgagor.

It is unclear whether additional states will follow with a similar requirement, or if federal examiners might consider a potential for UDAAP concern. Regardless, taking the time to educate your customers on what minimum coverage means under the NFIP will allow them to make an informed decision when determining an appropriate flood insurance coverage amount.

Additional Consideration: Monthly Payments

Under the most recent Flood Insurance Reform Act final rule which took effect as of December 31, 2024, borrowers who are not already required to escrow their monthly flood insurance premiums will have the option at the time of a new application (or at the time of renewal for existing customers) to pay annually or in monthly installment payments using automatic, electronic payments through their insurer.

Continuing to monitor your flood portfolio for lapses in coverage will be especially important as the monthly installment payments could become a more popular option for borrowers in the future.

Recommendations to Mitigate Risk

- To mitigate safety and soundness risks, reconsider your institution’s flood insurance coverage requirements to no less than the outstanding principal balance (capping at insurable value, of course)
- To mitigate UDAAP risks, educate your prospective and current borrowers about the risks in flood coverage and consider including a disclosure similar to that of New York’s
- Ensure procedures are in place and controls are operating as intended

.....
“Please note that the flood insurance we are requiring you to purchase will only protect your creditor or lenders interest in your property. The insurance may not be sufficient to pay for many needed repairs after a flood and may not compensate you for losses in the property due to the flood. If you wish to protect your home or investment, you may wish to purchase more flood insurance than the amount we are requiring you to buy.”
.....

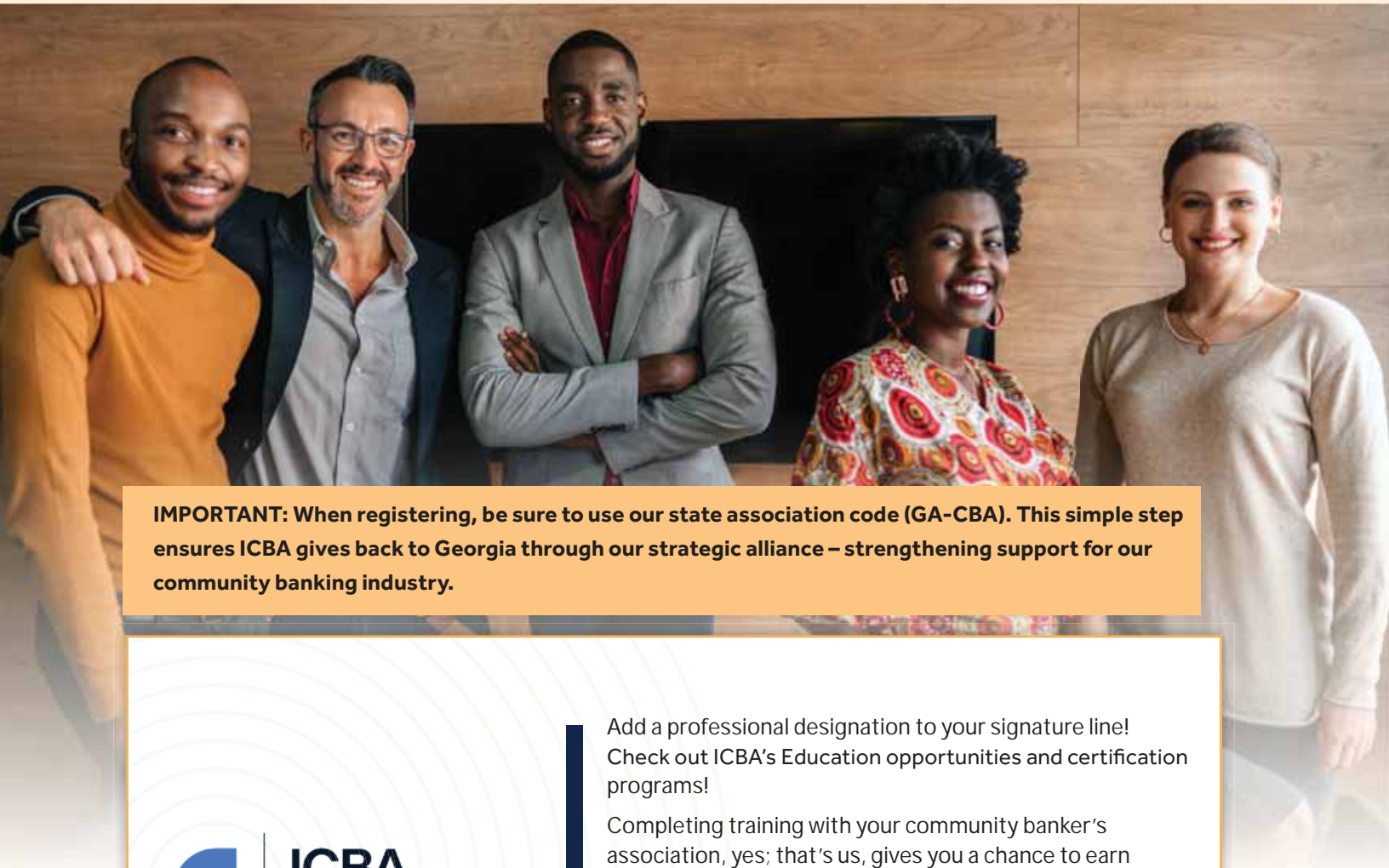
— Leah Hamilton, JD - Director Education Services & Compliance Risk Advisor, Sentry Advisors, LLC
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Leading with Vision: A CEO's Blueprint for Tech-Driven Growth

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effectively—about how they invest in and use technology.
*Ross Mynatt, President & CEO
Craft Bank, Atlanta*

Practical AI in Action: Real-World Use Cases from Georgia Community Banks

Join CBA Innovation Committee Co-Chair Christian Ruppe for an engaging, interactive session exploring how AI is transforming community banking. Learn how Colony Bank is leveraging AI across key areas such as lending, back-office operations, employee training, and customer service.



*Christian Ruppe, SVP
Chief Innovation Officer
Colony Bank, Atlanta*



Securing Your Microsoft 365 Environment: A Banking Perspective on M365 Compliance & Security

This session explores the critical security and compliance features within Microsoft 365 tailored for the banking industry. From enforcing Zero Trust principles and Privileged

Identity Management to strengthening administrator account protections and Data Loss Prevention policies, we'll examine how to safeguard your M365 tenant.

*Neil Natic, Chief Information Officer/SVP
Georgia Banking Company, Atlanta*

Regulatory Hot Topics

James will discuss opportunities and challenges for banks seeking partnerships with payment companies and fintechs with a particular focus on rule-making applicable to third-party ledged accounts and trends in bank chartering by fintechs and other non-traditional organizers.



*James Stevens, Partner
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The Fintech Fit: Matching Innovation to Your Bank's Big Picture

No matter where your bank is on its fintech journey—just starting out or expanding an established innovation plan—this session will help you make sense of it all. Join Marisa Reynolds and Innovation Committee Co-Chair Chris Stanley, for an engaging conversation on how to align fintech partnerships and technology investments with your bank's strategic goals.



*Marisa Reynolds
Director of Fintech &
Vendor Relations
Genesys Technology
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*Chris Stanley, SVP
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Kevin B. Hagler, CEM
Commissioner
GA Department of Banking & Finance



Performance, Precision & Public Service: Kevin Hagler's Dual Passions

When he's not overseeing Georgia's state-chartered financial institutions, Kevin Hagler, Commissioner of the Georgia Department of Banking & Finance, can often be found behind the wheel at a racetrack. A longtime car enthusiast, Hagler is active in the Peachtree Chapter of the BMW Car Club of America and passionate about teaching performance driving and mentoring young drivers. We sat down with Commissioner Hagler to learn more about how his high-octane hobby fuels his passion for leadership, learning, and connection.

Tell us a little about your job as DBF Commissioner.

As Commissioner, I have the honor and privilege of working alongside a great team of examiners who are dedicated to the safety and soundness of Georgia's state-chartered banks, credit unions, and non-depository institutions. Much of my focus is on collaborative work with my fellow commissioners from the 49 other states and our federal counterparts. With each administration change in Washington, DC, we're seeing considerable shifts in regulatory policy, which keeps us hustling to gauge and adjust to the impact on the industries we regulate.

How did you first get involved with the Peachtree Chapter of the BMW Car Club of America, and what drew you to the club in the first place?

I've always been a car guy and loved driving, an obsession that I think dates back to receiving a go-kart when I was 10 or 11 years old. In 2005, I made the big mistake of attending a "free" driving event that BMW was hosting as part of the rollout of the new 3 series at the time. I'd never had a particular interest in BMWs previously, but as someone that's nearly 6'4" with long legs, it brought a tear to my eye when I hopped in one of their cars, slid the seat

all the way back, and could barely reach the pedals after a lifetime of being crammed too close to the dash. I bought my first BMW a year later. To make matters worse, the dealer mentioned I could take delivery of the car at the BMW Performance Center in Spartanburg, SC, at no cost, where they introduce you to track driving and handling dynamics in a car similar to yours. That really brought my passion for performance driving to the forefront, and that's when I discovered the Peachtree Chapter of the BMW Car Club of America (BMWCCA), a group of similarly obsessed folks.

What kinds of events and activities does the Peachtree Chapter typically host?

The BMWCCA hosts a variety of events and activities, with autocross and High Performance Drivers Education (HPDE) being the cornerstones. Autocross is the most accessible motorsports activity, with events taking place at Atlanta Motor Speedway. While absolute speeds are not high, it's a great way to develop car control skills in a safe environment, and it's a fun, competitive outlet.

The HPDE program involves driving on track, with events at Road Atlanta and Roebing Road Raceway. Here, speeds are much higher, as you get to drive your car around courses as fast as your ability and the car will allow. Even though cars are circulating the track at high speeds and passing each other, I've always felt that driving on track was much safer than my drive to the track, because everyone is razor-focused and traveling in the same direction. I serve as an instructor for the HPDE program and have had a great deal of fun and excitement recently instructing my son at his first two events.

Tell us about your role in the Tire Rack Street Survival program.

I have served as a coach (instructor) for the Tire Rack Street Survival program for many years and highly recommend



[continued]

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Performance, Precision & Public Service: Kevin Hagler's Dual Passions

the program to parents of teen drivers. My goal is to help students develop car control skills that help them avoid accidents that could result in injury or worse. We start by instructing them through a straight-line emergency braking exercise so they can feel the engagement of the ABS system in their car and not be surprised by it or fear they will break something when maximum braking is needed. After that, we work on handling exercises like slaloms and emergency lane changes, and they also get to spend some time on a wet skid pad. By the end of the day, the students have a much better appreciation of what their car can and can't do. It's very satisfying to play a role in their development as confident and competent drivers, and it feels good to invest back into the community that we share the roads with.

From your perspective, how do clubs like BMWCCA and programs like Street Survival reflect the values of community banking, such as education, safety, and service?

With a car club like the BMWCCA, and many others like it, it's the cars and the driving events that initially draw you in, but it's the people you meet that keep you coming back. I've made many friends in the club, and while I was certain I was the world's greatest driver when I arrived, they quickly and politely showed me that was not the case, and then helped me develop first as a driver, and then as an instructor. When

maintenance was needed on my cars, they taught me to be a mechanic. I'm still a lousy mechanic, but I've come a long way thanks to their mentoring.

I think there's a strong parallel to community banking, where many of us enter the industry to start a career or simply earn a living, but soon find ourselves drawn in by the camaraderie of coworkers and the diverse, interesting people we meet in the community.

Any similarities in this hobby to what you do at the GA DBF?

When it comes to motorsports, at the end of the day, I'm exhausted, battered, and bruised. That's a fair description of my typical day at the DBF! But in all seriousness, the Department and the industries we regulate have been very kind to me over the years with training and development, and it's the amazing people I work with that make me excited to come to work each day. It all comes back to relationships and personal growth.

One final thought from someone who works in the financial industry with a motorsports hobby. I am in a constant state of conflict. Playing with cars isn't exactly a financially responsible activity, but I suspect that's true of many hobbies.



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Charlie Curry
Memorial Clay Shoot
Cherokee Rose
September 25, 2025

Charles "Chuck" Harwell
Memorial Clay Shoot
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- Charlie Curry Memorial Clay Shoot

OCTOBER

- Marketing RAP
- Senior Retail Banking Officer Forum
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- HR Rap Session
- Retail Banking Leadership 3 & 4
- 2025 Cyber Risk Summit
- Chuck Harwell Memorial Clay Shoot

NOVEMBER

- Topgolf Showdown
- Tech Talk North
- Bank Security

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- Q4 Compliance Professionals Program
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Check out the [Events Calendar](#) and contact [Lindsay Greene](#) to secure your sponsorship.

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