

December 14, 2022



IntraFi.

Grow deposits, boost liquidity
Sell deposits, earn fee income

[LEARN MORE >>](#)

[Advocacy](#)

[CBA's PAC/PR Funds](#)

[Advocacy Update](#)

[Preferred Service Providers](#)

[Events Calendar](#)

[HR & Talent Development
League](#)

[Conventions](#)

[Webinars](#)

[Compliance Professional
Package](#)

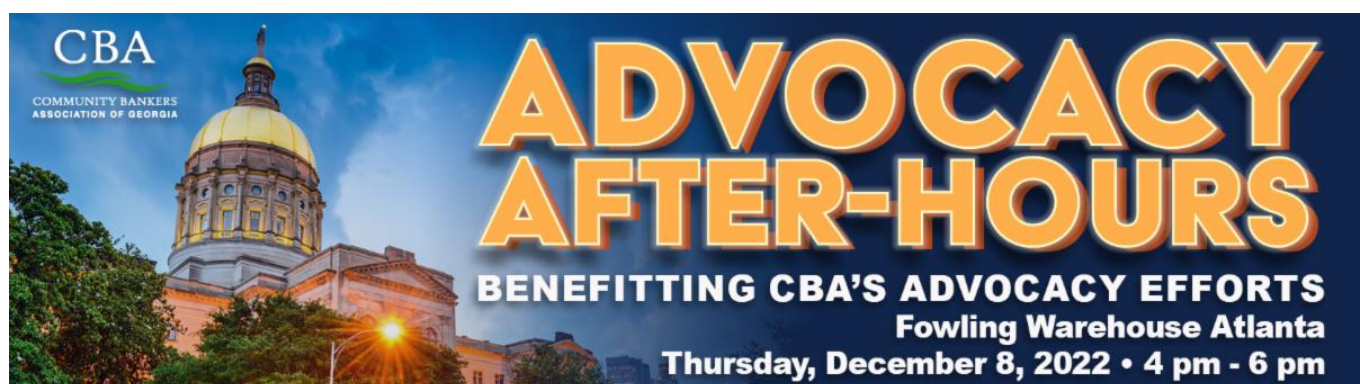
[Banker Regulatory Forums](#)

[Community
Bank Leadership Academy](#)

Check Out Our
Preferred
Service
Providers!



Bankers and Partners Gather for a Night of Networking at Fowling



CBA bankers and partner firms gathered in Atlanta for an evening of networking and fun at Fowling Warehouse in Atlanta. This unique fundraiser for CBA's advocacy efforts was a combination of football, bowling, and tailgating. Participants enjoyed friendly competition, dinner and lots of laughs. CBA is the only state association committed solely to the interests of community banks.



Special thanks to the premier sponsor, **Eclipse Brand Builders**; General Sponsors: **Abram Armored** and **James-Bates-Brannan-Groover LLP**; Supporting Sponsors: **ACG**, **BCC-USA**, **BHG Financial**, **Crescent Mortgage**, **DefenseStorm**, **Executive Insurance Agency**, **Mauldin & Jenkins**, **Newcleus**, **Point to Point Environmental**, **Stokes**, **Carmichael & Ernst LLP**, **STS Group** and **Travelers**.





Take comfort in the sound investments of ICBA Securities.



Find your snug investment options at icba.org/securities
Member FINRA/SIPC



MERGER AND ACQUISITION SERVICES TAILORED TO YOU

We combine relationship-focused values with deep technical strength. For our clients, a cookie-cutter approach isn't an option.



For more information, contact Lisa.Berry@warrenaverett.com



Welcome New Member—AuburnBank

It is a pleasure to welcome **Mr. Jerry Siegel**, Senior Vice President/CTO, and the entire team at **AuburnBank**,



Auburn, AL, into CBA membership. The bank’s commitment to its community and the community banking model aligns with CBA’s community bank-only membership and focus. The entire team here at CBA is looking forward to working with all at **AuburnBank**!

Deborah “Dip” Burkhalter, Greater Community Bank, Receives CBA Lifetime Service Award

Deborah “Dip” Burkhalter, Retail Banking Associate, **Greater Community Bank, Rome**, was recognized by the Community Bankers Association of Georgia (CBA) for 37 years of dedicated service to the community banking industry. Ms. Burkhalter was recognized at a retirement celebration held in her honor at Greater Community Bank in Rome.

"Georgia is fortunate to have community bankers who have reached these significant milestones in their careers. It is our pleasure to honor the men and women who have served the banking needs of their communities and lent their expertise to a new generation of community bankers throughout their careers," stated **John McNair, President & CEO of CBA**. "Congratulations to Dip. We appreciate her dedicated service to Georgia’s community banking industry and wish her all the best in her retirement."

"The entire GCB family is thrilled to celebrate Dip’s retirement." said **David J. Lance**, President & CEO, **Greater Community Bank**. "Her enthusiastic commitment to our community has been felt by her customers and coworkers alike for nearly three decades. We wish her the very best in her new chapter!" [Read press release.](#)



L-R: David J. Lance, Greater Community Bank President & CEO; Donna McEntyre, Greater Community Bank Chief Operating Officer & Corporate Secretary; Deborah “Dip” Burkhalter; John McNair, President & CEO, Community Bankers Association of Georgia

Investing in Your Bank’s Future:
CBA Dues Statements Have Been Mailed

Statements for 2023 annual membership have been sent to all CBA member banks and associate members. "Membership in CBA is an investment in your bank’s future. With the same dedication and commitment you use to serve your customers and communities, CBA pledges to help you succeed in today’s challenging financial services environment. We appreciate your continued support and involvement. This is your association, and we encourage your participation and input anytime," explained **John McNair, CBA President & CEO**.

If you have any questions regarding your membership or if you would like to pay before the end of the year, please contact CBA.



2023 Media Kit—Reach Georgia Community Bank Decision Makers

Do you want to reach the top decision-makers at Georgia’s community banks? There is no better way than by promoting your message through advertising opportunities at CBA. Take a look at CBA’s [2023 Media Kit](#), which outlines advertising opportunities on the website, weekly e-newsletter, and in the



quarterly magazine. CBA member banks are eager to learn about new technology, as well as products and services that will contribute to their growth and improve efficiencies. Contact [Lindsay Greene](#) for more information.

CBA Advocacy Fund: Thank You!

At CBA, we must constantly build and renew relationships with legislators that understand and support community banking.

Thank you to the following banks for their generous contributions to CBA's Advocacy Fund:

- **Community Bank of Georgia, Baxley – Mr. Kelly Stone**
- **The Commercial Bank, Crawford – Mr. Mike Sale**
- **Colony Bank, Fitzgerald – Mr. Josh Osbourne**



Georgia's community bankers do great things in their communities every day. Here is the latest on community outreach and news from CBA Members:

- Congratulations to **Queensborough National Bank & Trust Co., Louisville**, for being recognized as a 2022 Best of Georgia® winner in *Georgia Business Journal's* annual readers' poll. [Read more.](#)
- The **Augusta** area branches of **Queensborough National Bank & Trust Co.** are hoping to bring some holiday cheer by filling the wish lists of kids at Child Enrichment this holiday season.
- **Planters First Bank, Cordele**, donated to Concerned Citizens that Care, a local civic organization that specializes in helping those less fortunate in our community through food and various other donations.
- **Planters First Bank** donated to Adopt an Angel: a program sponsored by Prevent Child Abuse Crisp, which collects and distributes toys to needy children in the community each year during Christmas.



Think CBA First for Your Professional Development Needs!

Here are some upcoming CBA events:



EXPLORE, ENGAGE, ENLIGHTEN

2022

PROFESSIONAL DEVELOPMENT PROGRAMS & EVENTS

2023 COMPLIANCE PROFESSIONALS PACKAGE

CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA



ESSENTIALS OF COMMERCIAL CREDIT ANALYSIS

Part I: February 1-2, 2023
Part II: March 21-22, 2023
Hilton Garden Inn, Macon



CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

ENHANCED PROFESSIONAL DEVELOPMENT

LOAN PORTFOLIO MANAGEMENT & REVIEW

January 18-19, 2023
James-Bates-Brannan-Groover, Macon



CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

ENHANCED PROFESSIONAL DEVELOPMENT

TRID: THE BASICS

January 24-25, 2023
Hilton Garden Inn, Macon
or Live Virtual STREAM



CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

ENHANCED PROFESSIONAL DEVELOPMENT

ESSENTIALS OF COACHING

January 24-25, 2023
James-Bates-Brannan-Groover, Macon



CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

ENHANCED PROFESSIONAL DEVELOPMENT

HMDA

Thursday, January 26, 2023
James-Bates-Brannan-Groover, Macon or Live Virtual STREAM



CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

ENHANCED PROFESSIONAL DEVELOPMENT

CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

2023 COMPLIANCE PROFESSIONALS PACKAGE



2023 Compliance Professionals Package

We invite you to participate in the **2023 Compliance Professionals Package**. CBA of GA continues to raise the bar on our program offerings to bring more benefits and value to our community bank compliance professionals. The **Compliance Professionals Package** will support your financial institution's strategies for managing an effective compliance program. NEW topics scheduled include Overdrafts/Representments, UDAAP, Appraisal Regulations, Flood Insurance, 3rd Party Risk Management & ESB (Environmental Social Governance).

As your professional development resource, we know you strive to continue growing your knowledge and skills as compliance professionals. [Register today!](#)

Webinar: CECL Compliance Q&A Session

December 16, 2023 | 10:00 am

Join QwickRate's December CECL Coffee Talk with Paul Allen, CPA, from Saltmarsh, Cleaveland & Gund. During this interactive Q&A session, the panel will share best practices, clarify misinformation, and more. Bring your CECL questions! Open to any bankers – whether you use the QwickAnalytics CECLSolver tool or not. [Register here.](#)



MEET OUR PREFERRED SERVICE PROVIDERS

P2P Environmental is an environmental and geotechnical firm that provides full-service environmental due diligence assistance for commercial and industrial property transactions, including Records Search with Risk Assessments (RSRA), Transaction Screening Reports, Phase I Environmental Site Assessments (ESA) and Phase II ESAs. Point to Point Environmental will fast-track your project so that there are no delays in closing.

Contact [Mark Faas](#) at 404-640-9674 or visit their [website](#).



NEWS BANKING NEWS

Here are some of the latest news stories relevant to community banking and the financial services industry:

- [CFPB Proposes Registry for Nonbank Offenders](#)
- [Inflation and Rising Rates Ignite Deposit Marketing Surge](#)
- [OCC: Key Risks Facing the Federal Banking System](#)
- [Beating a Rate-Only Mortgage Lending Strategy](#)

Want to submit an article or promotion for the next newsletter?

Email the article and/or promotion that you'd like included in the next newsletter to [Lindsay Greene](#) at lindsay@cbaofga.com. Be sure to include a press release, a short description, or a link to the full article. In addition, please include any photos or headshots.

SIGN UP!

[CBA Resources](#)

[Online Directory](#)

[Print Directory](#)

[Career Center](#)

Connect with us on
social media!

**Essentials of
Commercial
Credit
Analysis: Part
2 - Macon 3/21-
3/22**

Mar 21, 2023

9:00 AM - 4:00 PM

**Banker
Regulatory
Forum -
Compliance
Focused - 3/23**

Mar 23, 2023

10:00 AM - 2:00 PM

CBA OF GEORGIA

**LEGAL
HOTLINE**

404.844.2765



JAMES BATES
BRANNAN GROOVER LLP

Take comfort in the
satisfying stack of
ICBA Membership.



Find member benefits at
icba.org/membership





From outlook to outcomes.

Solve competition,
workforce challenges
and digital disruption
with insight and
confidence.

WIPFLI



-  Design-Build
-  Architecture
-  Interior Design
-  Construction
-  Facility Consulting
-  Branding & Marketing

www.eclipsebrandbuilders.com