

# February 1, 2023

## Debit Card Optimization Services

Minimize your expenses while maximizing interchange income.



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**Check Out Our  
Preferred  
Service  
Providers!**

### Announcing ICBA Affiliate Education Program Providing Additional Opportunities for Professional Development

Collaborating with ICBA gives our members even more choices to support the learning and development goals of individuals and your bank. [Check out Community Banker University Powered by ICBA.](#)



When selecting to register for a Community Banker University Powered by ICBA program, please use our state association code. Using the code will alert ICBA to give back to Georgia through our alliance in supporting the community banking industry. **State Association Code: GA-CBA**

The new *Affiliate Education Program* will ensure that collectively, we put community banks in contact with the training tools necessary to grow bankers' knowledge and skills. Let's all win by increasing knowledge, improving efficiency, and investing in our employees while working together to uplift the industry we love—COMMUNITY BANKING!

### GSCCCA and Georgia's Clerks of Superior Court Announce F.A.N.S.



The Georgia Superior Court Clerks' Cooperative Authority (GSCCCA), in conjunction the Superior Court Clerks of Georgia, has developed a free, consumer-friendly process that notifies property owners any time filings are made related to their registered property. The Filing Activity Notification System (FANS) <https://fans.gsccca.org/> will also notify of filing activity related to personal property, liens and plats. We believe FANS gives citizens a much-needed tool to monitor filing activity related to their property which could help prevent deed fraud. Registration is simple in that it only requires an email address or phone number. [Read more.](#)



### ICBA Outlines Policy Priorities to 118th Congress

ICBA shared its policy priorities for the 118th Congress with members of the House and Senate. In a [letter to lawmakers](#) on Monday, and a [full-page ad](#) running in Politico this week, ICBA said its policy recommendations on behalf of community banks are designed to promote economic prosperity while avoiding misguided policies that carry unintended consequences. "Community Bankers Association of





Georgia will support these priorities on a grass roots level here in Georgia with our federal congressional delegation,” stated John McNair, CBA President & CEO.

### 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:

- **Ms. Casey Blackburn**, Pelham



 <p>Community Bankers Association of Georgia presents the <i>Julian &amp; Jan Hester</i> — MEMORIAL SCHOLARSHIP — A CBA LEADERSHIP DIVISION INITIATIVE</p>	 <p>McNAIR FAMILY SCHOLARSHIP <i>Honoring Nicholas R. Cimino</i> — A Scholarship Designed for Adult Learners Working at a Georgia Community Bank</p>	 <p>Community Bankers Association of Georgia presents the <i>J. Steven Nahaven</i> — MEMORIAL SCHOLARSHIP — A Scholarship Designed for Community Bank Employees</p>
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April 7 – Applications due to

Bank

April 14 – Applications due

to CBA

May 1 – Applications due to

CBA

April 7 – Applications due to

Bank

April 14 – Applications due

to CBA

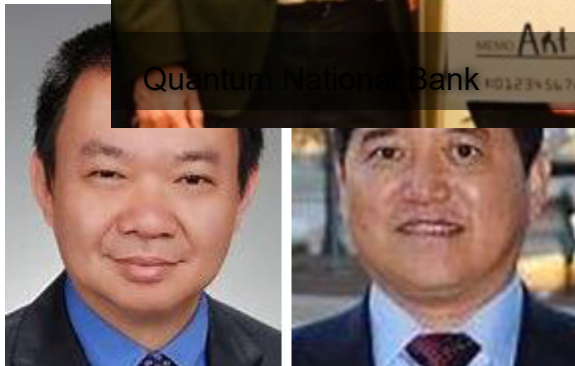


Georgia's community bankers do great things in their communities every day. Here is the latest on community outreach and news from CBA Members:

- **Georgia First Bank, Soperton**, is proud to support the Sweet Onion Animal Protection Society and their 14th annual SPAY-ghetti Dinner that will be held on February 28th.
- **PrimeSouth Bank, Jesup**, was voted Wayne County's Favorite Bank in *The Press Sentinel's* recent Best of Wayne County poll. The bank has been voted number one for 18 years.
- Representatives from **Quantum National Bank, Suwanee**, presented a check for \$100,000 to the City of Suwanee's Art for All campaign at the Suwanee City Council meeting. The first major contributor to the public art campaign, Quantum's donation will support three signature public art pieces in Town Center on Main, Suwanee's newest park that is currently under construction. [Read more.](#)
- **Brian Bazemore**, President & CEO, **The Citizens Bank of Cochran & Community Bank of Dublin-Laurens County, Dublin**, recently recognized **Paul English** for his time, service, and dedication to the bank as a member of the Board of Directors for 50 years. Mr. English continues to serve on the board.
- **Peach State Bank & Trust, Gainesville**, has been named a Certified Small Business Partner by the Greater Hall Chamber of Commerce.



SP



Yimin Yang and Soon Hae Ahn were recently elected to the Board of Directors of **Loyal Trust Bank, Johns Creek.**



Amy Orr recently retired as President of **The Four County Bank, Allentown.** Mike Brown has been named President & CEO.



Attorney Maggie Martin has joined **James Bates Brannan Groover LLP, Macon,** in the Commercial Litigation practice group.

[Read more.](#)



Taylor Jenkins has been promoted to Vice President/Commercial Lender at **Flint Community Bank, Albany.**



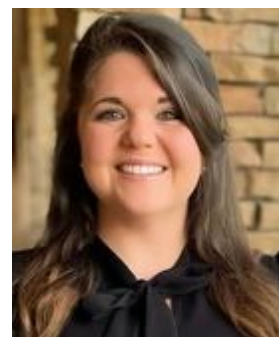
Kerri Keeffe has been promoted to Banking Officer/Retail Floor Manager at **Flint Community Bank, Albany.**



Walker Pinson has been promoted to Universal Banker at **Flint Community Bank, Albany.**



Stacey Walker has been promoted to Mortgage Banking Officer at **Flint Community Bank, Albany.**



Katie Wright has been promoted to Treasury Management Specialist at **Flint Community Bank, Albany.**



Cole Barfield, James Arnold, and Hank Jester were recently elected to the Board of Directors for **Bank of Edison** as well as its holding company, **BOE Bancshares.**



Rand Schenck has joined **ACG, Alpharetta,** as Vice President of Sales.



Becky Nelson has joined **Capital City Home Loans, Marietta,** as a Mortgage Consultant.

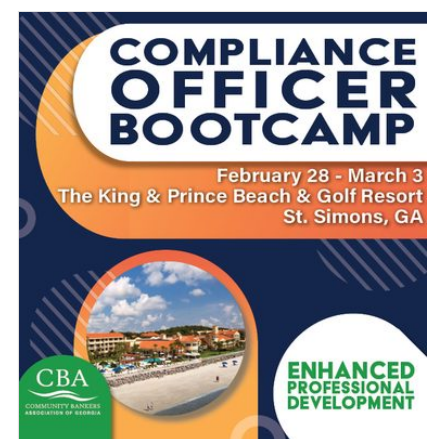
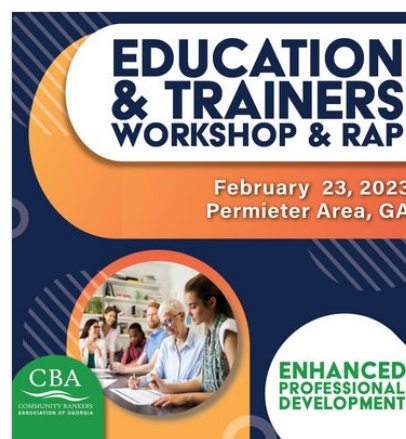
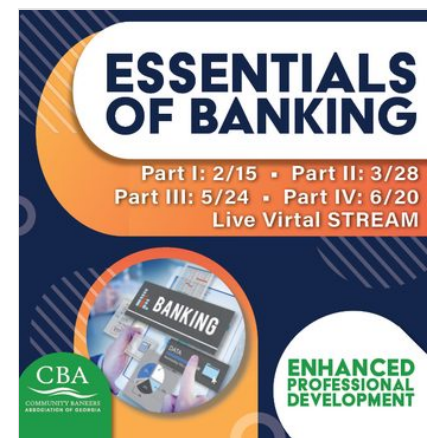


**Think CBA First for Your Professional Development Needs!**

Here are some upcoming CBA events:



NSF/ Overdrafts/ Representments & UDAAP  
2/7 Macon/ STREAM  
2/8 Tifton  
2/9 Metter/ STREAM



**Compliance Officer Bootcamp**

February 28–March 3, 2023 | St. Simons

During Compliance Officer Bootcamp, we will cover:

- Organizing the Compliance Function
- Finding and Understanding the Applicable Laws, Rules, Regulations, and Guidance
- Conducting Reviews and Analysis
- Compliance Examinations
- Highlight of Key Regulations—Lending, Deposits, Enterprise-Wide
- Explore Presentation Skills and Influencing Management
- Communicating with Leadership, Ensuring Your Seat at the Table.
- Breakout Sessions with Peers
- Mini Workshops to Apply Learnings
- Resources, Resources and More Resources!



**BOOK YOUR ROOM AT KING & PRINCE**

[Register here.](#)

**Essentials of Banking: Part I**

February 15, 2023 | Live Virtual STREAM

- Evolution of Banking
- The Federal Reserve as the Central Bank of the United States (FED)

- Understanding USA State and Federal Financial Institution Regulatory Agencies Group
- Banking and Its Regulation
- Bank Examinations
- Takeaway and Assignment

[Register here.](#)



**Compliance Program I:  
NSF/Overdrafts/Representments and UDAAP**

[2/7 Macon or Live Virtual STREAM](#)

[2/8 Tifton](#) | [2/9 Statesboro or Live Virtual STREAM](#)

- Difference between automated, standard, and ad hoc overdraft requirements
- When your institution can charge an overdraft fee
- Opt-in procedures
- Common opt-in problem areas
- Disclosure requirements
- UDAAP risks
- Advertising risks and Regulatory guidance.
- “Representments” practices, risks and regulatory expectations
- UDAAP definitions and requirements
- Suggested features of a successful UDAAP program
- Deposit activities that expose us to UDAAP risk, including:  
Advertising, Overdraft Programs, Account Disclosures, and Account Features
- Best practices to handle those risks
- Complaint program suggestions

**MEET OUR  
PREFERRED SERVICE  
PROVIDERS**

**Genesys Technology Group** impacts your bottom line. We understand that you are making an investment by utilizing our services. Technology is one of the largest drains on your balance sheet, and your choices in the market today are extensive. Genesys assists community bankers in making wise technology decisions and encourages bankers to look at their technology holistically. A global view of your technology leverages your buying power, and through solid vendor management principles, your bank is better positioned to maximize the return on its technology dollars. Genesys specializes in technology evaluations and renegotiations. Simply put...Genesys saves your institution time and money, thereby providing immediate impact to your bottom line.





Contact [David Saylor](#) at 770-335-6629 or visit their [website](#).



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

- [FDIC Announces Senior Leadership Changes in Div. of Risk Management Supervision](#)
- [Cyber Tops Bank Risk List for 2023 - Banking Exchange](#)
- [Credit Scores Shifted During COVID-19 Pandemic](#)
- [Guest Article from EngageFI: Embedded Fintech or Embedded Finance? Essential Strategies to Future-Proof Your Bank](#)
- [Guest Article from Gold PSP Mauldin Jenkins: Does Your Portfolio Feel Like Groundhog Day All Over Again?](#)

**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](mailto:lindsay@cbaofga.com) at [lindsay@cbaofga.com](mailto: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.

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IRA

## Fundamentals

- 3/9 -

### Perimeter Area or Live Virtual STREAM

Mar 09, 2023

9:00 AM - 4:00 PM

## Essentials of Commercial Credit

### Analysis: Part 2 - Macon 3/21- 3/22

Mar 21, 2023

9:00 AM - 4:00 PM

CBA OF GEORGIA  
**LEGAL  
HOTLINE**  
404.844.2765



JAMES BATES  
BRANNAN GROOVER LLP

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[icba.org/membership](http://icba.org/membership)



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