

January 25, 2023



Experience the confidence
of the DefenseStorm GRID

LEARN HOW WE KEEP YOU SAFE AND SOUND ▶

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!



BAHR CONSULTANTS, INC.
Risk Management Specialists

CBA Advocacy Events You Don't Want to Miss Topgolf, Clay Shoots, Town Hall Talks

CBA's Advocacy Committee is pleased to announce plans for 2023 advocacy events. Mark your calendar and plan to join CBA at Topgolf, Clay Shoots and the popular Town Hall Talks.

Proceeds from these events go to CBA's advocacy funds. Since CBA maintains the only association advocating exclusively for Georgia's community banks, the funds provide Georgia's community banking industry a voice in state politics.



Topgolf Outings

CBA is hosting three Topgolf outings this year—Atlanta (April 12), Augusta (April 20) and the new location in Chattanooga (May 4). This open-air golf tournament offers a way to enjoy friendly competition, network, and raise money for an important cause. Registration includes three hours of golf, food, unlimited non-alcoholic drinks and an afternoon of fun! [Learn more and register.](#)

2023 Town Hall Talk Tours

Regional information, networking, refreshments, and legislative updates at six locations across the state.

- Waycross, May 18, 2023
- Cordele, May 24, 2023
- Greensboro, May 25, 2023
- Dalton, June 22, 2023
- Vidalia, July 13, 2023
- Bainbridge, July 20, 2023





2023 Annual Fall Clay Shoots

Charlie Curry Memorial Clay Shoot

Wynfield Plantation, Albany—September 21, 2023

Chuck Harwell Memorial Clay Shoot

Burge Plantation, Mansfield--October 19, 2023

Take comfort in the sound investments of ICBA Securities.



Find your snug investment options at icba.org/securities



Wipfli's 2023 State of the Banking Industry Outlook Report

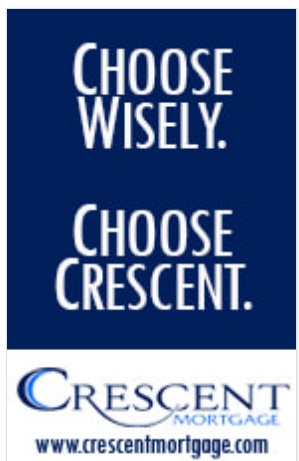
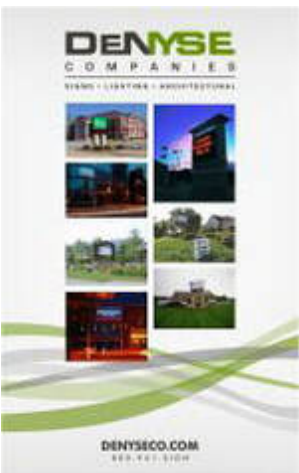
"CBA is pleased to make available this State of Community Banking Industry Report, compliments of our Preferred Service Provider WIPFLI," said John McNair, President & CEO of Community Bankers Association of Georgia. "Managing talent, exploring new revenue streams, and creating digital efficiencies are identified as top priorities for community bankers. CBA offers numerous training programs and partnerships to assist with all. Enjoy the report, and please let the CBA team know how best we can serve your institution or company."



Wipfli recently surveyed nearly 250 financial institutions in 39 states to learn how they navigated a gloomy economy, the national labor shortage and digital engagement in 2022. Nearly every bank surveyed expects to grow in the next 12 months. Seventy percent of banks think they'll grow 5% or more in the next year.

Download [the full report](#) to explore banks' top priorities and concerns in 2023 and learn how other banks are:

- Managing talent in a record-tight labor market
- Improving customer engagement in a digital world
- Exploring new revenue streams in a mature industry
- Creating digital efficiencies in a process-heavy business



Applications for Walraven Scholarship Now Available!

Community Bankers Association of Georgia and the Walraven family announce the annual **J. Steven Walraven Memorial Scholarship** application is now available.

The \$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.

Steve was a graduate of Reinhardt College and the University of Wisconsin School of Banking. He began his banking career at the First National Bank of Atlanta. He worked for Gordon County Bank and Bartow County Bank and became president of Peoples Bank in 1981. In 1988, he helped form First Community Bank & Trust, serving as president. In 1999, he was named president of United Bank & Trust in Rockmart. Steve was a member of the Board of Directors of Community Bankers Association of Georgia and served as Treasurer. The deadline to submit applications to CBA is **Friday**,



April 14, 2023, and the winner will be announced mid-May. Spread the word at your bank! [Learn more.](#)

The CBA Swaggin Wagon is Retiring!

While Swags has served with great honor and distinction, we all have our time to get off the road, call it a career, and enjoy retirement. Swags plans to spend more time with the grandvans and go on an extended European holiday. [Read more about the adventures of Swags.](#) #SwagginWagon #OleSwags



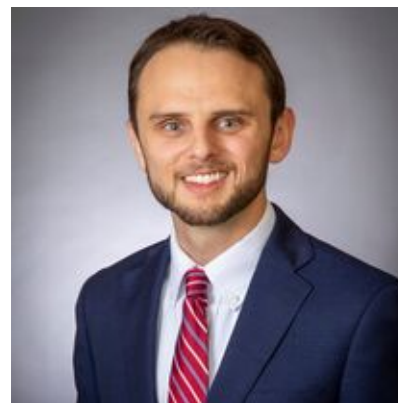
Sympathy

CBA extends our condolences to the family, friends and former associates of **Terry Hester, Colony Bank, Fitzgerald**, who passed away earlier this week. Terry retired as Executive Vice President, Chief Financial Officer and Secretary of Colony Bankcorp in 2019, after 42 years of service. He was instrumental in the growth of Colony Bankcorp over the years. Terry previously served on Colony Bank's Community Boards in Wilcox and Quitman and was currently serving on the Board of Directors of Colony Bankcorp. [Read obituary.](#)



Michelle Wallen has been promoted to Assistant Vice President, Director of Merchant Services at **Queensborough National Bank & Trust Company, Louisville.**

[Read more.](#)



Attorney **Jessie Rankin** has joined **James Bates Brannan Groover LLP**, in the firm's Tax and Wealth Planning practice group.

[Read more.](#)



Monesty, a division of **American Commerce Bank, Johns Creek**, announced the launch of its digital brand and banking platform.

[Read more.](#)



Brian Dart has been promoted to Group Vice President, Market Manager at **Queensborough National Bank & Trust Company's** coastal market. In addition to commercial lending, Dart will oversee the bank's branches in Statesboro and Pooler, as well as the Hodgeson Memorial Drive branch in Savannah.



Kyle Staples, Vice President/Commercial Lender, **First Port City Bank, Bainbridge**, recently received the Rising Star Award at the Bainbridge and Decatur County Chamber of Commerce Banquet.



Beth Sumner has joined **Finosec, Atlanta**, as Vice President of Customer Success.

[Read more.](#)



River City Bank, Rome, announced the opening of its Loan Production Office in Dawsonville.

[Read more.](#)

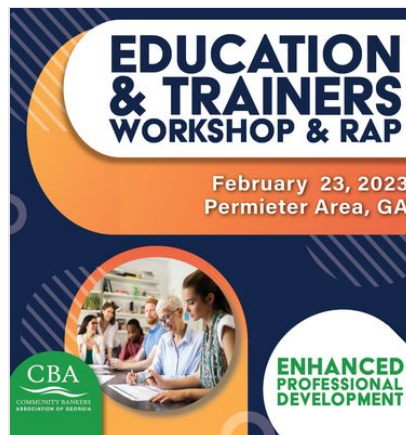


Think CBA First for Your Professional Development Needs!

Here are some upcoming CBA events:



[NSF/ Overdrafts/ Representments & UDAAP](#)
[2/7 Macon/ STREAM](#)
[2/8 Tifton](#)
[2/9 Metter/ STREAM](#)



Essentials of Commercial Credit Analysis: Part I

February 1-2, 2023 | Macon or STREAM

Essentials of Commercial Credit Analysis provides bankers with foundational principles for effective commercial and real estate lending, commercial credit analysis, underwriting, and loan review.

- Day 1 Introduction to Commercial Lending and Financial Accounting
- Day 2 CRE Lending, Traditional Cash Flow Methods, and Analyzing Tax Returns

[Register today.](#)



Education & Trainers Workshop & RAP

February 2, 2023 | Deluxe Headquarters, Perimeter Area

Bring Back the Train the Trainer Workshop!

CBA of GA is proud to offer the Education and Trainers Workshop & RAP session. The Forum style programming will provide an opportunity for bank trainers to learn together while exchanging ideas freely. We will examine pressing issues in today's ever-evolving regulatory, cost-conscience, and results-driven environment. [Register here.](#)

Upcoming CBA Committee Meetings

- **Innovation Committee: January 26, 2023**
Chris Stanley, Sr. Vice President - Payments/Fintech Banking, **SouthState Bank, Atlanta**, Chair
- **LEAD Board Meeting: February 8, 2023**
Chris Cochran, SVP, Commercial Lender, **Affinity Bank, Atlanta**, Chair
- **Membership Committee: February 9, 2023**
Nancy Jernigan, EVP, **First Port City Bank, Bainbridge**, Chair

Looking to grow your network and help Georgia's community banking industry? Consider serving on one of CBA's many committees.



Stanley



Cochran



Jernigan



Last Chance to Register for Barret School of Banking!

Admission to the Barret School of Banking is open to bank employees, bank regulatory agency employees, and employees of businesses allied to the financial services industry, such as attorneys, accountants, and related professionals. What sets Barret apart from other schools? Barret's tuition is the lowest in the industry, thanks to a large endowment that allows for over 60% tuition subsidies for

all students and is approximately one-third the cost of other banking schools. Held in Memphis, the graduate program consists of one week per year for three years. [Learn more and register.](#)



ICBA Securities Bond Academy for Banks

The Bond Academy is designed to provide community bank professionals with basic knowledge needed to help plan and create effective fixed income investment portfolios. The customized curriculum was developed to deepen and reinforce the understanding of basic fixed income investment products and portfolio management principles, while also demonstrating how a portfolio can complement the rest of a bank's balance sheet. In learning the essentials of fixed income investing, bond pricing, valuation, and selection will be covered extensively. [Learn more and register.](#)



Bahr Consultants, Inc. is a "fee only" risk management and insurance consulting firm that specializes in analysis of financial institutions' insurance exposures. The focus is on the Financial Institution Bond, Directors & Officers Liability, Cyber Liability, Bankers Professional Liability and Property/Casualty insurance exposures for banks. Founded by W.H. (Hank) Bahr in 1988, Bahr Consultants provides insurance reviews as recommended by the Ga. Dept of Banking, and can assist banks in obtaining competitive insurance pricing and proper insurance coverage through the bid process.



Contact [Hank Bahr](#) at 865-694-6098 or visit their [website](#).



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

- [Beige Book Brings Some Positive Signs on Inflation](#)
- [ICBA's Charles Potts: Top 5 Innovation Trends for 2023](#)
- [OCC Revises Branches and Relocations Booklet](#)
- [Senators Echo Concerns with CDFI Application Change](#)

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. 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](#)

[FDIC Regulatory Calendar](#)

[Salary Survey](#)

**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



Take comfort in the satisfying stack of ICBA Membership.



Find member benefits at icba.org/membership



TRAVELERS 


eclipse
brand builders

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

www.eclipsebrandbuilders.com


SCE

Stokes | Carmichael | Ernst
- ATTORNEYS -
1972-2022 | 50 YEARS OF SERVICE

THE POWER OF
LEGAL KNOWLEDGE®



scelaw.com | 404.352.1465