

January 4, 2023

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Check Out Our Preferred Service Providers!



Happy New Year! I hope everyone had an enjoyable, relaxing, and blessed holiday season. With 2022 now in the rear-view mirror and 2023 in full swing, your CBA team is fully recharged and excited for the amazing year of programming we have in store for our members.

As we all know, market conditions continue to change, impacting our respective business needs. All of us at CBA are committed to providing our members with the resources they need to serve their communities and customers. Therefore, please let us know what -if anything- we can do to serve you better. Additionally, consider becoming more actively engaged in shaping CBA by serving on one of our 11 standing committees. CBA is RUN by community bankers FOR community bankers! Active leadership engagement by all is welcome and encouraged.

I look forward to personally visiting with all throughout the year! Thank you for all you do in your respective communities and for your support of CBA!

Respectfully,
John McNair



John McNair
President & CEO
Community Bankers
Association of Georgia



Lori Godfrey
EVP, Government & Public Policy

2023 Legislative Session Begins Next Week and CBA Has You Covered

The 2023 Legislative Session will begin on Monday, January 9, 2023, and Georgia's community banks will be well-represented at the Gold Dome.

When the 157th General Assembly convenes, Georgia will have a new



Regulatory Relations
CBA

Lieutenant Governor and a new Speaker of the House, as well as new leaders for both the state House and Senate.

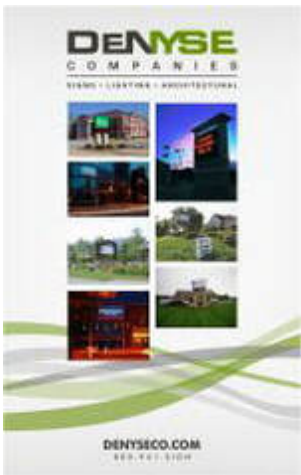
Lori Godfrey, EVP, Government & Regulatory Relations at CBA, will again be working closely with government relations firm **Fiveash-Stanley**.

Watch for CBA's weekly Advocacy Blog updates during the session. If you are not subscribed to the advocacy updates, please send an email to cba@cbaofga.com requesting to be added.



Why Advertise in the Winter Issue of Georgia Communities First Magazine?

If you are looking to set your company apart and reach Georgia community bank decision makers, consider advertising in the upcoming Winter Issue of Georgia Communities First magazine.



Published four times a year, the magazine provides coverage of community banking industry trends and developments, upcoming professional development programs, legislative efforts, as well as features on CBA members. The digital publication is emailed to CBA members, posted on the website and featured on social media for maximum exposure. The deadline for the Winter Issue is January 15, 2023. Contact [Lindsay Greene](#) for more info.



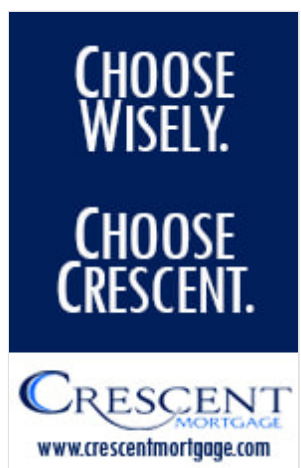
CBA Advocacy Fund: Thank You!

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:

- **Altamaha Bank & Trust, Vidalia** – Mr. Brent Sammons
- **Bank of Dawson** – Mr. Barry Lyle
- **Builtwell Bank, Dalton** – Mr. Mitch Sanford
- **Century Bank & Trust, Milledgeville** – Mr. Derek Williams
- **Colony Bank, Fitzgerald** – Mr. Heath Fountain
- **Community Bank of Georgia, Baxley** – Mr. Kelly Stone
- **Craft Bank, Atlanta** – Mr. Ross Mynatt
- **Durden Banking Co., Twin City** – Mr. G.W. Johnson, Jr.
- **Engaged Banker Experience LLC, Atlanta** – Mr. Lon Langston
- **F&M Bank, Washington** – Mr. Ed Pope
- **First State Bank, Wrens** – Mr. David Jopling
- **Georgia Primary Bank, Atlanta** – Mr. David Coxon
- **Hyperion Bank, Atlanta** – Mr. Charles Crawford
- **King Computer Corporation, Norcross** – Mr. Jared Hauck
- **Lee & Mason Financial Services, Alpharetta** – Mr. Jim Harrington
- **Oconee State Bank, Watkinsville** – Mr. Neil Stevens
- **Peach State Bank & Trust, Gainesville** – Mr. Ron Quinn
- **Pineland Bank, Alma** – Mr. Al Ross
- **Planters First Bank, Cordele** – Mr. Eli Tinsley
- **The Commercial Bank, Crawford** – Mr. Mike Sale





MEMBER SPOTLIGHT



Jason Faulkner, Vice President/Commercial Lender, **First National Community Bank, Chatsworth**, has been elected to the West Cobb Business Association (WCBA) Board of Directors.

[Read more.](#)



John Henrie has joined **BHG Financial, Kennesaw**, as Senior Vice President – Regulatory Regulations.



Moyle Fritz has been named CEO of **First National Bank of Coffee County, Douglas**, effective January 1, 2023. Former CEO **Dale Morris** retired on December 31, 2022. **Stephen Lewis** has been named President of **First National Bank of Coffee County**.



Laura Dowd has joined **Vidalia Federal Savings Bank** as a Customer Service Representative.



Brandi Hardiman has joined **Vidalia Federal Savings Bank** as a Teller.



Destiny McCoy has joined **Vidalia Federal Savings Bank** as a Teller.



Brian Holt has joined **Colony Financial Advisors**, a financial advisory practice of **Ameriprise Financial Services, LLC**, as a financial advisor. He will be based in Colony Bank's Valdosta banking center located at 3774 Old US Highway 41 N.

[Read more.](#)



Think CBA First for Your Professional Development Needs!

Here are some upcoming CBA events:

EXPLORE ENGAGE ENLIGHTEN



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




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ENHANCED
PROFESSIONAL
DEVELOPMENT

**LOAN PORTFOLIO
MANAGEMENT & REVIEW**

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



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ENHANCED
PROFESSIONAL
DEVELOPMENT

**TRID:
THE BASICS**

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

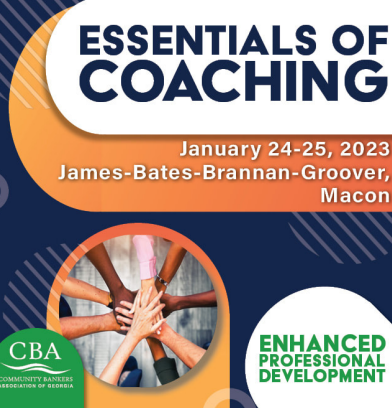


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COMMUNITY BANKERS
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PROFESSIONAL
DEVELOPMENT

**ESSENTIALS OF
COACHING**

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




CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

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PROFESSIONAL
DEVELOPMENT

HMDA

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



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ENHANCED
PROFESSIONAL
DEVELOPMENT

ENHANCED PROFESSIONAL DEVELOPMENT

**LOAN PORTFOLIO
MANAGEMENT & REVIEW**



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April 28, 2023
James-Bates-Brannan-Groover, Macon
or Live Virtual STREAM

**Attention Senior Lenders & Chief Lending Officers:
Prepare for Your Successful Loan Exam**

January 18-19, 2023 | Macon or STREAM

In today's current economic environment, managing the Commercial and Consumer Loan Portfolio is paramount in order to maintain a safe and sound financial institution. The five regulatory agencies are becoming more demanding in their review of banks in light of the recent large bank failure that occurred on the west coast and the increased number of banks currently on their "Trouble Bank" list. [Register today.](#)



Jeffery Johnson
President & Senior
Consultant Bankers-
Insight Group

ENHANCED PROFESSIONAL DEVELOPMENT

**TRID:
THE BASICS**



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

TRID: The Basics

January 24-25, 2023 | Macon or STREAM

CBA of GA is a leader in TRID Training. Our partner, **ProBank Education Services**, powered by **FORVIS, LLP**, is bringing bankers valuable applications to support your bank's TRID needs. Whether you are new to the TILA-RESPA Integrated Disclosures (TRID) for consumer mortgages or just want a deep dive refresher into the basics, this two-



day TRID Workshop has it all!

Leah M. Hamilton, JD
Pro Bank Education
Services, powered by
FORVIS, LLP

The 2-day Basic level workshop will allow each participant to learn:

- The basics
- The details of the loan estimate (LE) and the closing disclosure (CD)
- Coverage, exemptions, key definitions, additional considerations
- The requirements for accurately completing the integrated disclosure forms
- Formatting, rounding, timeframes, tolerance buckets, record retention
- Disclosures and fee timing
- E-Sign applicability & intent to proceed
- How to complete both the LE and CD

[REGISTER TODAY!](#)



HMDA

January 26, 2023 | Macon or STREAM

A full-day seminar providing a comprehensive review of the Home Mortgage Disclosure Act (HMDA) and its implementing regulation, Regulation C. Whether you are new to HMDA or have been reporting for years, you will receive benefits from this seminar's practical, "real world" approach to HMDA compliance. [Learn more and register.](#)

**MEET OUR
PREFERRED SERVICE
PROVIDERS**



Holtmeyer & Monson provides banks with comprehensive, out-of-house services and the high level of expertise required for SBA lending. The company helps community banks offer small businesses access to capital while benefiting from a profitable source of non-interest fee income. Holtmeyer & Monson covers every stage of the process – from loan packaging and closing, to securitization and sale, through portfolio servicing. Based on its full-service capabilities and credibility, institutions can be confident that their SBA lending credits will be handled expertly, efficiently and with the highest levels of safety and soundness.



Contact [Arne Monson](#) at 800-340-7304 or visit their [website](#).



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

- [FDIC Q4 Newsletter – Division of Depositor and Consumer Protection](#)
- [CFPB Updates TILA Thresholds](#)
- [The Top 10 Regulatory Trends in Banking - BAI Banking Strategies](#)
- [ICBA, Community Bankers Stood Together in 2022](#)
- [2023 Benefit Limit Increases Reflect Inflation in U.S. Economy - Guest article from Ascensus](#)

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.

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**Connect with us on
social media!**

**Essentials of
Banking: Part
2 - Live Virtual
STREAM 3/28**

Mar 28, 2023

10:00 AM - 4:30 PM

**Leadership
Academy
Session 1:
Winning
Together:
Becoming the
Leader Your
Team Needs &
Wants - 3/28-
3/29**

CBA OF GEORGIA
**LEGAL
HOTLINE**
404.844.2765



JAMES BATES
BRANNAN GROOVER LLP

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satisfying stack of
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icba.org/membership



- ✦ Design-Build
- 🏠 Architecture
- 🪑 Interior Design
- 🏗️ Construction
- 📊 Facility Consulting
- 📢 Branding & Marketing

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