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Check Out Our
Preferred
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WINSPIRE



Formerly Women in Banking, WINSPIRE is a positive and an upbeat session with instructional and motivational presentations for all women. WINSPIRE promotes personal and professional growth and development in Mind, Body & Spirit.

We invite our ladies in community banking to join us for a day to relax, learn, be encouraged, and gain tools for personal wellness. We will meet at The Club at Lake Sinclair for coffee, learning, a sit-down lunch, networking, and personal coach **Darla Harms** will present “Growing Graciously – Creating a Positive Work & Life Environment. **Kelly Massey**, Ph.D., EP-C, AHFS, AASDN-NS, Associate Professor – Exercise Science, Georgia College, will present “Fueling Your Body: Learning Opportunities to Incorporate Healthy Eating Habits During the Workday.”

Who should attend?

We welcome all women. Any woman who is interested in the enhancement and career growth of women in Georgia. The CBA WINSPIRE program promotes the importance of fostering relationships and inspiring women to reach their career goals and aspirations. Our specially selected speakers & exercises will help you advance your decision-making and negotiating processes while teaching you how to deliver and apply these insights to benefit your future and your institution's future. [Learn more and register.](#)



Darla Harms



**Kelly P. Massey, Ph.D.,
AHFS, AASDN-NS
Georgia College**

CBA Welcomes New Associate Members

The Community Bankers Association of Georgia (CBA) would like to welcome new Associate Members which were recently approved by the Board of Directors. Throughout the year, CBA's Board reviews and approves quality vendors who provide products and services to CBA members. For more information on becoming an associate member, [click here](#) or contact [Lindsay Greene](#).

[Adlumin Inc.](#)

Ms. Stephanie Erickson
Cyber Security | Washington, DC

[Angott Search Group](#)

Ms. Lisa Burroughs
Human Resources |Rochester, MI

[Compliance & More Financial Services](#)

Ms. Donita Roberts
Compliance | Eatonton, GA

[Infusion](#)

Mr. Dan Marks
Advertising/Marketing |Smyrna, GA

[Lenders](#)

[PULSE, A Discover Company](#)

Mr. Brian Harbin
Debit Network Program | Houston, TX

[Quantalytix](#)

Mr. Will Bryant
Loan Portfolio Management Software | Birmingham, AL

[RayCor Consulting](#)

Ms. Christina Rea
Compliance | Middletown, NY

[TriData US, Inc.](#)

Mr. Christian Ranke
ATM Services |Kennesaw, GA

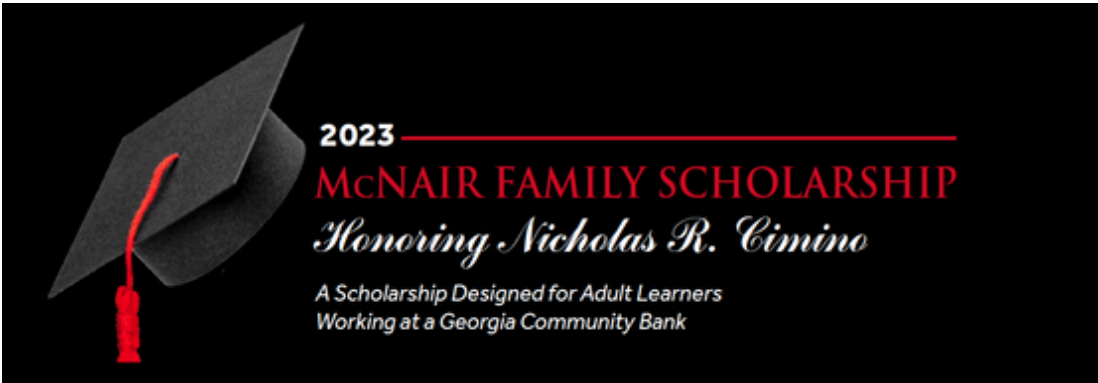
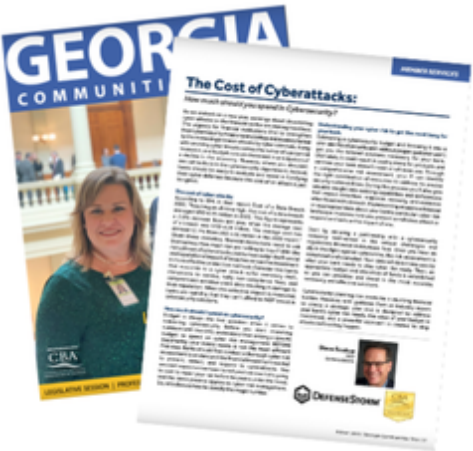


[Cooperative](#)

Mr. Will Fountain
Lending Technology | Birmingham, AL

The Cost of Cyber Attacks: How Much Should You Spend on Cybersecurity

According to IBM, in their report Cost of a Data Breach 2022, “Reaching an all-time high, the cost of a data breach averaged USD 4.35 million in 2022. This figure represents a 2.6% increase from last year when the average cost of a breach was USD 4.24 million. The average cost has climbed 12.7% from USD 3.86 million in the 2020 report.” **Steve Soukup**, CEO, **DefenseStorm**, offers considerations for banks to consider when building a cyber risk strategy. [Read the article](#) in the latest issue of *Georgia Communities First* magazine.



Working and Attending School? McNair Family Scholarship is Designed for You

John and Lisa McNair, together with their family, announce the second annual **McNair Family Scholarship**, honoring **Nicholas Cimino**. The scholarship is designed for adult learners working at a Georgia community bank. The McNair Family Scholarship recognizes and honors the achievements of Nicholas (Nick) R. Cimino. The scholarship is awarded once per year to an adult learner who is currently employed at a Georgia community bank and plans to work towards an associate, bachelor’s, or trade degree.

An adult learner is defined as a student at least two years removed from high school. The student must work at least 25 hours per week at a Georgia community bank. The \$1,000.00 award will be paid directly to the institution of higher learning to offset student expenses.

[Learn more](#) about Nick Cimino and his dedication to earning his college degree while working and raising his family. **All applications must be received at the CBA office by May 1, 2023.** The winner will be announced by the end of May 2023.

Celebrate Employee Milestone Anniversaries-- Lifetime Service Awards

Community Bankers Association of Georgia (CBA) is proud to honor bankers who have reached a significant milestone in the banking industry with the Lifetime Service Awards. CBA will honor those who are planning to retire in this calendar year with 30 or more years of service in the community banking industry. The presentation will be made during a special event at the employee’s bank or at CBA’s Annual Meeting & Trade Show.



If you know a community banker who will reach the milestone of 30, 40 or 50 years of banking experience this year and has a proven record in excellent community involvement, please nominate the banker by using the online form on CBA’s website.

Nominations should be submitted by the bank’s President and/or CEO and should include detailed information on the individual’s accomplishments. Contact [Lindsay Greene](#) for additional details or call CBA at (770) 541-0376.

Webinar: Five Reasons to Prepare for 1071 Rules: Small Business Reporting for Women & Minority Owned Businesses

“On September 1, 2021, the Consumer Financial Protection Bureau (“CFPB” or “Bureau”) issued a proposed rule (“1071 Rule”) that, when finalized, would require financial institutions to collect and report to the Bureau certain data regarding certain small business credit applications. The Bureau is statutorily mandated under Section 1071 of the Dodd-Frank Act to direct financial institutions to collect and report many of these data points, but the Bureau has used its discretion to require the collection and reporting of several more data points that are not explicitly mandated under

law.”

The CFPB has promised the final rules by March 31, 2023; mandatory compliance will follow in 18 months.
[Link to 1071 Rule.](#) [Link to summary of Proposed rule from CFPB.](#) [Click here](#) for webinar details.



Sympathy

CBA extends our sincere condolences to family, friends, and former coworkers of **Mike and Leanne Speight**, who passed away last weekend as a result of an automobile accident. Mike was a longtime community banker and retired in 2021 as LaGrange Market President of Colony Bank. [Link to obituary.](#)



The Federal Reserve Bank of Atlanta announces the appointment of **James O. Etheredge** to the Atlanta board of directors.

[Read more.](#)



Carol Holt has joined **Exchange Bank** as Branch Manager and Loan Officer at the bank’s Lake Oconee office.

[Read more.](#)



Leslie Ehlers has been promoted to Senior Vice President, Chief Marketing Officer at **Colony Bank, Fitzgerald**.

[Read more.](#)



April Thompson has been promoted to Branch Manager at **Magnolia State Bank, Milledgeville**.

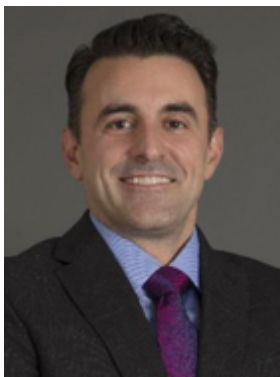


Cindy Ward has been promoted to Compliance Officer at **Magnolia State Bank, Eastman**.



Keith Prather has been promoted to Market President for the **Watkinsville** branch of **BankSouth**.

[Read more.](#)



The Federal Reserve Bank of Atlanta has announced the appointment of **Joe Davidson** as Senior Vice President of its Supervision and Regulation Division.

[Read more.](#)



American Commerce Bank, Monesty and Loyal Trust Bank were recently featured on Neighborhood TV/Johns Creek, about the impact of community banking.

[Watch video.](#)



Ella Givens has joined River City Bank, Rome, as Marketing & Community Relations Manager.

[Read more.](#)

Forbes

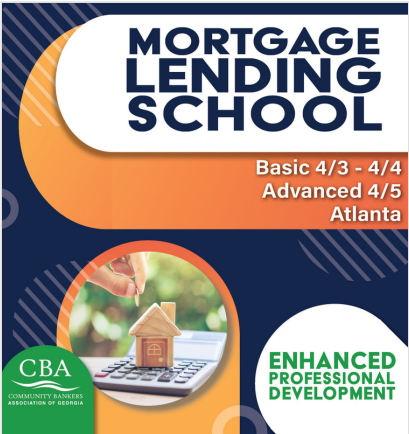
Ameris Bank, ServisFirst Bank, and United Community Bank were named to the 2023 Forbes America’s Best Banks list.

[Read more.](#)



Think CBA First for Your Professional Development Needs!

Here are some upcoming CBA events:



HR/TD RAP Session 1

March 3, 2023 | Macon or Live STREAM

- Legal Update
- Advocacy Update
- 2023 Conference Outline and Update
- Topics for the Year - NEEDS Discussion
- Quiet Hiring - T&D
- Roundtable Q/A

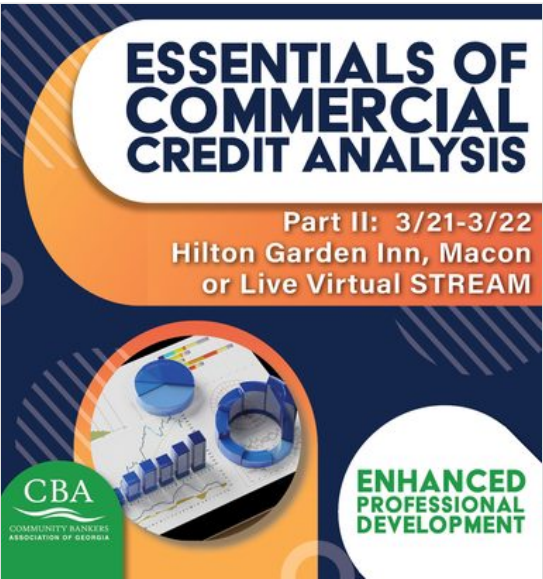
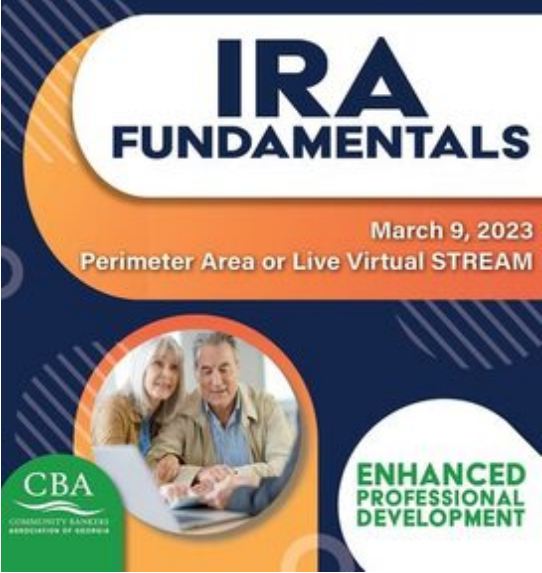
[Learn more and register.](#)

IRA Fundamentals

March 9, 2023 | Perimeter Area or Live Virtual STREAM

The IRA Fundamentals workshop provides attendees with a solid foundation of IRA knowledge. Exercises are included throughout the session to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence.

[Register here.](#)



Essentials of Commercial Credit Analysis

March 21-22, 2023 | Macon or Live Virtual STREAM
3/21: C&I Lending, Financial Statement Analysis, Direct (UCA) Cash Flow Analysis

3/22: Effective Credit Memos, Proper Loan Grading, Portfolio Management, and Relationship Building

[Register here.](#)



CONNECT—55th Annual Convention & Mini-Trade Show

Wednesday, June 7, 2023—Saturday, June 10, 2023
The Charleston Place Hotel, Charleston, SC



Get Your Swing Ready for Spring!

CBA is hosting 3 Topgolf outings this year that you won't want to miss! Enjoy three hours of golf, food and an afternoon of fun! Secure your sponsorship for Atlanta, Augusta, Chattanooga or all three locations. For more information, contact [Lindsay Greene.](#)



Mauldin & Jenkins, LLC provides a full range of services including audit, tax, internal audit, risk management, compliance, loan review, information technology and consulting advice to publicly and privately held financial institutions throughout the Southeast. For 100 years, M&J's financial institution expertise has represented a pool of resources that allows us to customize services to meet your institution's specific needs. Our goal is to build relationships and continue our tradition of success one satisfied client at a time.

Contact [Ron Mitchell](#) at 229-446-3600 or visit their [website](#).



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

- [FDIC: Community Banks Reported Increased Net Income Quarter Over Quarter](#)
- [Agencies Propose Call Report Changes](#)
- [Comment Period on FHLB Member Performance](#)
- [America Saves Week – Feb. 27 – March 3](#)

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!

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[FDIC Regulatory Calendar](#)

[Salary Survey](#)

Connect with us on
social media!

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

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

VIEW ALL

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