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New ICBA Chairman Derek Williams’ Commitment to Community

Derek Williams, President and CEO of **Century Bank & Trust, Milledgeville**, is bringing his passion for community banking to his term as ICBA Chairman for 2023/24. The CBA Board member and former CBA Board Chair will kick off his term as chairman with a speech in front of a large crowd of bankers at ICBA LIVE in Honolulu. Derek is featured in this month’s issue of *Independent Banker* magazine. [Learn more](#) about Derek and his commitment to the community banking industry.

Thank You to ICBA Live Chairman’s Reception Sponsors

2023 Incoming Chairman’s Reception
in honor of
Derek B. Williams
Century Bank & Trust, Milledgeville

Special thanks
to our Sponsors

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INDEPENDENT COMMUNITY
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SUPPORTING LEVEL

SouthState Correspondent Division

CBA’s weekly e-newsletter will not be published on
Wednesday, March 15, 2023.
Watch for details from ICBA Live in the
March 22, 2023 issue after the convention.



Pardon Our Progress! CBA Launching New Website & User Platform

Over the next couple of weeks, CBA will be rolling out a new innovative website and user platform. For several months, the team at CBA has been researching Association Management Software programs, with the goal of enhancing and simplifying the user experience for our members. Watch for updated information on how to navigate the new program. We will have how-to videos on how to navigate and get the best use of the website and controlling your membership data. So be on the lookout soon. Should you have any questions regarding the new website, please feel free to contact Ellen Shea at ellen@cbaofga.com.

Celebrating Community Banking Month

COMMUNITY
BANKING
CHAMPION

#GoLocal

#BankLocalGA

#CommunityBankingMonth

#ILoveMyCommunityBank



SIGN UP!

[CBA Resources](#)

[Online Directory](#)

[Print Directory](#)

[Career Center](#)

[FDIC Regulatory Calendar](#)

[Salary Survey](#)

Connect with us on
social media!

Marketing Materials Make Celebrating Community Banking Month Easy

April marks **Community Banking Month**, a nationwide celebration recognizing the many contributions community banks make to their customers and communities. CBA of Georgia encourages our members to celebrate Community Banking Month and spread the word about what makes your bank an integral part of your local community.

Governor Brian Kemp kicked off the 2023 celebration by declaring April 2023 as Community Banking Month. CBA is offering a copy of the Community Banking Month proclamation as well as promotional materials for your website and social media channels! [Download today!](#)

Celebrate Community Banking Month in the 2023 CBA T-Shirt! [Order by March 15th](#)

CBA's L.E.A.D. Board has designed a new t-shirt for 2023. Don't miss the chance to order this one-of-a-kind t-shirt! Monies raised are used to support advocacy efforts at our state capitol.

Join your fellow bankers by wearing these to increase awareness of our industry brand.

- Special perks when you wear your t-shirt to certain CBA events!
- Same soft fabric & style you love from our 2022 PAC/PR t-shirt.
- Celebrate Community Banking Month in Style! (April 2023)
- Share photos and videos wearing your shirts to CBA's Facebook, LinkedIn, or Twitter for a chance to be featured in publications! **#CBAofGA #CommuniTeeBanking**



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.

Plus, we will offer a webinar on June 12--[Section 1071: Developing a Data Collection Process Under the Final Rules.](#)

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:

- **Newton Federal Bank, Covington** - Mr. Ed Cooney
- **Mr. Chris Cochran, Atlanta**



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

- **Robert James**, President and CEO of **Carver Financial Corporation, Savannah**, received the Savannah Country Day School's 2022 Distinguished Alumni Award. [Watch video.](#)
- **Ameris Bank** has donated \$2,055,000 to 15 rural hospitals across the state of Georgia through the **Georgia HEART Hospital Program** in 2023. **Ameris** has been participating in the program since 2018, contributing more than \$10 million. [Read more.](#)

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 &



- **Waycross Bank & Trust** recently gave a surprise donation to the **Okefenokee Fellowship of Christian Athletes**.
- Employees from the Albany, Dawson and Lee County locations of **Georgia Community Bank** manned a water and snack station on March 4, 2023, at the Combos Marathon in Albany. The annual event is a qualifier for the Boston Marathon and attracted over 850 participants.



Mike Phillips has joined **PrimeSouth Bank, Brunswick**, as Director of Operations, SVP.

[Read more.](#)



Lori Stokes was promoted to Vice President at **Pineland Bank, Alma**.



Emmalee Bell has joined **First Port City Bank, Donalsonville**, as Marketing Specialist and Graphic Designer.



Pam Keane, Director for Supervision at the **Georgia Department of Banking & Finance, Atlanta**, will be retiring at the end of March after more than 20 years with the department.



Kevin Vaughn has been selected to fill the position of Director for Supervision at the **Georgia Department of Banking & Finance, Atlanta**, following **Pam Keane's** retirement.



Susan Battle has joined **Hyperion Bank, Atlanta**, as SVP, Director of SBA Lending.

[Read more.](#)



Think CBA First for Your Professional Development Needs!

Here are some upcoming CBA events:

9:00 AM - 4:00 PM

Advocacy
Topgolf
Showdown -
Augusta - 4/20
Apr 20, 2023
12:00 Noon - 3:00
PM


Essentials of
Commercial
Credit
Analysis: Part
2 - Macon 3/21-
3/22
Mar 21, 2023
9:00 AM - 4:00 PM

EXPLORE
ENGAGE
ENLIGHTEN



PROFESSIONAL
DEVELOPMENT
PROGRAMS
& EVENTS


HUMAN & TALENT
RESOURCES & DEVELOPMENT
LEAGUE
TRAIN ENGAGE APPRECIATE MANAGE



CBA
COMMUNITY BANKERS
ASSOCIATION OF GEORGIA

MORTGAGE
LENDING
SCHOOL

Basic 4/3 - 4/4
Advanced 4/5
Atlanta



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ENHANCED
PROFESSIONAL
DEVELOPMENT

SBA LENDING
AND INVESTING

April 11, 2023
Live Virtual STREAM



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BSA/AML
FUNDAMENTALS

April 18-20, 2023
Perimeter Area



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DEVELOPMENT

RETAIL BANKING
LEADERSHIP

Session I: 4/18 • Session II: 5/23
Session III: 8/29 • Session IV: 10/17
Macon, GA



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WINSPIRE
YOUR BEST SELF

TUESDAY
MAY
2ND
2023

THE CLUB
AT LAKE
SINCLAIR
MILLEDGEVILLE
GEORGIA

BANKER
REGULATORY
FORUM

Compliance Focused
3/23 - Macon • 11/14 - Live Virtual STREAM
Safety & Soundness Focused
5/23 - Macon • 9/14 - Live Virtual STREAM



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Banker Regulatory Form

March 23, 2023 | Macon | Back in Person

Establish a dialogue with the state and federal regulators/agencies regarding their policies, procedures, and objectives. It also serves as a clearing house for CBA member concerns.

The regulatory agencies cover their hot topics first with questions from the bankers allowed at any time. In addition, if time permits, the regulators will answer any prepared questions submitted prior to the meeting. We ensure an open dialogue between bankers and regulators throughout the forum.

[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.](#)

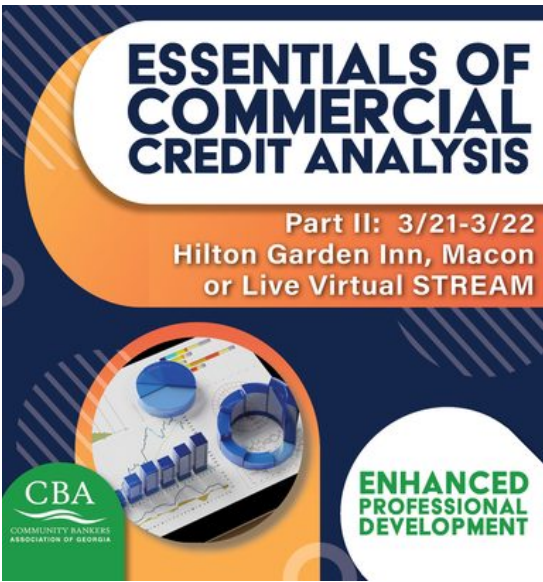
IRA
FUNDAMENTALS

March 9, 2023
Perimeter Area or Live Virtual STREAM



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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.](#)

Live & On-Demand

MARCH BANK
TRAINING WEBINARS

1-Mar	Commercial Loans: Workouts, Restructuring & Reducing Loan Losses
2-Mar	IRA Beneficiary Designations & Distributions Part A: Proper Handling, Responsibilities & Compliance
6-Mar	RTP & FedNow FAQs
7-Mar	Agricultural Lending Basics.
7-Mar	Escrow Excellence: From Loan Estimate to Annual Analysis
9-Mar	BSA Officer Part 2: BSA Reporting to the Board
14-Mar	Visa Debit Card Chargebacks: Rules, Rights & Challenges
15-Mar	Handling Difficult People: Warning Signs & Effective Tactics
20-Mar	ACH Risk Assessments for RDFIs & ODFIs
21-Mar	Standard Flood Hazard Determination Form Line-by-Line
23-Mar	Supervisory Priorities 2023
27-Mar	2023 ACH Rules Update, Initiatives & Instant Payments
28-Mar	C&I Lending for CRE Lenders
29-Mar	Provisional Credit Under Reg E: Rules, Best Practices & FAQs
30-Mar	IRA Beneficiary Designations & Distributions Part B: Successor Beneficiaries & Deaths After January 1, 2020

COMMUNITY BANKERS

Webinar network

Powered by FinEd

Economist at CONNECT Recently on Bloomberg TV

Lindsey Piegza, Chief Economist at **Stifel**, was recently a guest on Bloomberg TV, sharing a jobs report preview. Ms. Piegza will present an Economic Update at CBA's Annual Convention, CONNECT. [Click here to watch.](#)



CONNECT—55th Annual Convention & Mini-Trade Show

Wednesday, June 7, 2023—Saturday, June 10, 2023

The Charleston Place Hotel, Charleston, SC

CBA OF GEORGIA

LEGAL
HOTLINE

404.844.2765

JB

JAMES BATES
BRANNAN GROOVER LLP

CBA Member Benefit: Complementary Legal Services

CBA's partnership with **James-Bates-Brannan-Groover-LLP** offers expanded services to CBA member banks. The CBA Legal Hotline makes it easy for CBA member banks to submit a legal question to the JBBG community bank practice group. CBA members can simply call the hotline at (404) 844-2765 or [click here](#).

Building Meaningful Connections in a Digital Age—
Check Out CBA’s Marketing Resources

Check out CBA’s [Marketing Resources](#) page—a collection of all things bank marketing—from a listing of associate members who can assist your bank, to webinars, to news feeds from **William Mills Agency** and **AgoraEversole**.

Read the latest blog from **Latitude 34 PR** on “*Building Meaningful Connections in a Digital Age*.” The marketing page makes it easy for your bank or business to share promotions, new team members, community involvement and more.



Latitude 34 PR



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](#).



Having built the largest bank network of its kind, **IntraFi Network**, is a trusted ally to community banks that never competes with banks for their customers and that helps them to attract and maintain valuable customer relationships, grow reciprocal deposits, manage liquidity and generate fee income, diversify funding, and reduce collateralization. Work with the market leader to grow profitability and increase franchise value. IntraFi Network’s innovative balance-sheet management solution — known as IntraFi Network Deposits (formerly CDARS®, ICS®, and IND® deposit solutions) — empowers institutions to increase profitability, grow franchise value, manage liquidity more easily, and serve customers better.



Contact [Danny Capitel](#) at 703-292-3400 or visit their [website](#).



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

- [GA. Dept of Banking & Finance - February 2023 Bulletin](#)
- [Hotel Blocks Open for 2023 ICBA Capital Summit](#)
- [HUD Replaces LIBOR with SOFR for ARMs](#)
- [CFPB Findings on Financial Profiles of BNPL Borrowers](#)

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.