

October 12, 2022



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Will Your Bank Be Left Behind?
Stay Ahead and Register for CBA's Innovation Exploration Conference!



In today's ever-changing financial landscape, community bankers must remain vigilant in exploring ways to implement solutions that keep community banks competitive. CBA's Innovation Exploration Conference, a 1.5-day event covering a wide array of topics, is designed for Presidents, CEOs, C-Suite, Retail & Deposit Operations Managers, Loan Operations Managers, and more. Don't miss out! [Register today.](#)

- State of Innovation Update - Charles Potts, ICBA
- Leading a Culture of Innovation - Marcie Bomberg, WIPFLI
- Networking Break & Exhibitor Connections
- ATMs — 2022 & Beyond - Ahmad Ludin, SHAZAM
- Innovation Exploration Regulation Considerations for Implementing Deposit Programs - James Stevens & Keith Barnett, Troutman Pepper; Helen Herring, First Century Bank, NA; Chris Stanley, SouthState Bank
- Writing Policies & Procedures
- Talent Needs — Innovation Skills and Competencies – Moderator: Charles Potts, ICBA
- Innovation Committee Update – Chris Stanley, South State Bank
- Compare & Contract - Community Bank Needs and Fintech/Technology Needs
- Networking Reception
- CBA of GA Update - John McNair, CBA
- Leverage Your Next Core Contract Negotiation - David Saylor, Genesys Technology Group
- Vendor Management, API / Access Security, and Governance - Zach Duke, Finosec
- Legal & Regulatory Considerations – Panel; Moderator: Jim Rumph, Wipfli
- Innovation Success Stories – Panel; Moderator: William Mills, Mills Agency

Meet the Exhibitors:

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Lobbying for Change—Georgia Contingency Featured in *Independent Banker Magazine*

In May, more than 400 community bankers attended the ICBA Capital Summit, where they not only learned about critical legislative issues but also met with lawmakers to discuss these issues. *Independent Banker* magazine recently interviewed John McNair, President & CEO, and Lori Godfrey, EVP, Chief of Staff, Government & Regulatory Relations at CBA, to gain their insights on advocating for the community banking industry. [Read more.](#)



Lori Godfrey, center, and other members of the Community Bankers Association of Georgia arrive in Washington, D.C., for the Capital Summit.

Pictured are: Derek Williams, Century Bank & Trust; Michael White, James Bates Brannan Groover; JR Llewellyn, Newcleus Compensation; Charlie Hicks, Newcleus Compensation; Lori Godfrey, CBA; John McNair, CBA; Danny Capitel, IntraFi; Neil Stevens, Oconee State Bank; Ron Quinn, Peach State Bank & Trust; and Mike Sale, The Commercial Bank.

Georgia Trend Feature: Attracting Students to Banking

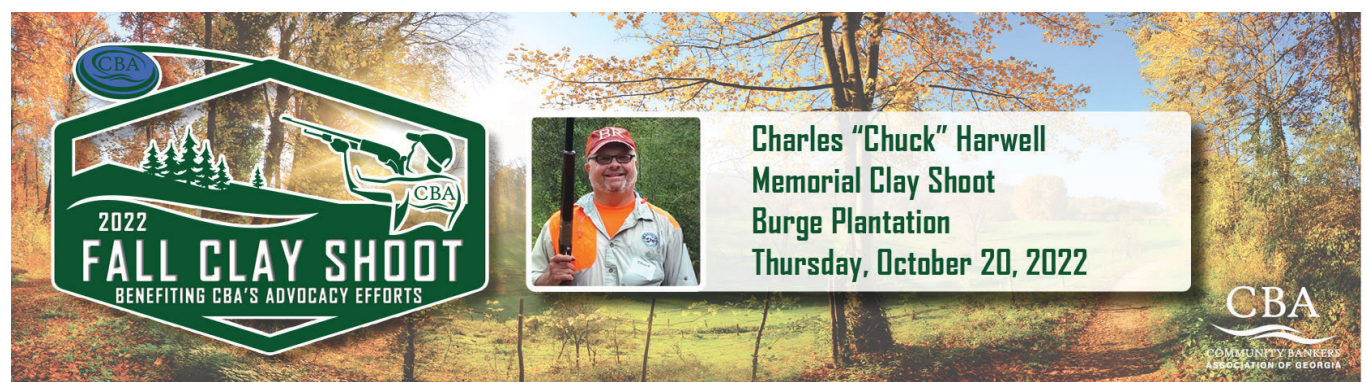
Finding qualified workers is the number one challenge facing companies across sectors, but it can be doubly difficult for companies located in rural regions of the state. When every company is attempting to attract the most talented workers, how can smaller companies in dynamic industries like finance compete with their larger counterparts? What can community banks, often located in rural areas of the state, do to differentiate themselves and capitalize on local talent in an increasingly tight job market?



Derek Williams, president and CEO of Century Bank & Trust, Milledgeville, and board member of CBA of Georgia, left, and a student attending a career fair at Georgia College in Milledgeville.

John McNair, President & CEO of the [Community Bankers Association](#) (CBA) of Georgia, latched onto an intriguing idea. After learning that most in-state students graduating from college moved back to their hometowns, he encouraged CBA members to participate in local campus career fairs to meet students seeking internships and full- and part-time employment. Starting in 2019, CBA began participating in campus career fairs around the state, including the [University of Georgia](#) (Athens), [Georgia Southern University](#) (Statesboro), [Georgia College](#) (Milledgeville), [Kennesaw State University](#) (Kennesaw) and others. Students share their resumes and often learn about jobs on the spot. Obviously, the pandemic put a halt to face-to-face career fair interactions, but during that time, McNair said they were able to link up students whose resumes they'd collected (either in person or on CBA's online portal) with internships in local banks in their communities.

"Thank you to [Georgia Trend](#) for telling this important story," stated John. "Virtually all of Georgia's community banks are located within reasonable proximity to several colleges and universities. I encourage all to become engaged with these institutions and participate in the various career fair days offered."



ICBA Offers Tips to Help Consumers Protect Financial Data During Cybersecurity Awareness Month



In recognition of Cybersecurity Awareness Month, the Independent Community Bankers of America (ICBA) and the nation's community banks are reminding consumers of practical steps to help safeguard their sensitive data and mitigate losses in the event of a data breach or compromise.



User connectivity to the Internet is at an all-time high, with 45% of respondents citing that they are always online, but nearly two-thirds (62%) of users lack access to cybersecurity knowledge, according to the [National Cybersecurity Alliance](#). Out of more than 1,700 incidents of cybercrime that were disclosed by participants, 36% were phishing attacks that led to a loss of money or data, while 24% reported falling victim to identity theft.

[Read more.](#)



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

- **American Commerce Bank, Johns Creek**, stopped by the Southwire Project GIFT disaster relief collection site this week and was privileged to contribute \$1,000 in pet food, cleaning supplies, baby supplies and more to the victims of Hurricane Ian.
- **United Community Bank Team** celebrated World Animal Day in Georgia by donating to The Humane Society's Mountain Shelter, Cast Away Critters Pet Rescue, Charles Smithgall Humane Society, Fur Kids, Humane Society of South Coastal Georgia and Etowah Valley Humane Society. The team volunteered at and hosted a supply drive for the Humane Society of South Coastal Georgia in partnership with United's local Junior Board. They also hosted a pet supply collection drive for Etowah Valley Humane Society.
- **CBA's John McNair and Lori Godfrey** had the honor and privilege of attending the retirement party of **Vinings Bank** executives **Clark Hungerford, Dan Oliver, and Todd Makant** last week. All three (and so many others at Vinings Bank) have been long standing supporters of CBA of Georgia, ICBA, and dedicated community bankers for most of their careers. Dan and Clark were additionally recognized by the Georgia National Guard for their service. Congratulations!
- **First Port City Bank, Donalsonville**, participated in the Career Fair at **Seminole Middle High School**. **Nancy Jernigan** and **Konner Trawick** helped to educate the students about careers in banking and the path to get there.
- **STS Group CEO Scott Couch** and his wife are hosting a fundraiser and also flying supplies down to Florida to help those impacted by Ian. Scott has located a landing strip near Ft. Myers and a local church with whom to work to distribute support. He is working with the more remote areas that may get missed. [Read more.](#)



STS Group

MEMBER SPOTLIGHT



Daniel Rentz has been promoted to Chief Technology Officer at Colony Bank, Fitzgerald.

[Read more.](#)



Angie Ferra was promoted to Vice President, Glynn Area Branch Manager at PrimeSouth Bank.

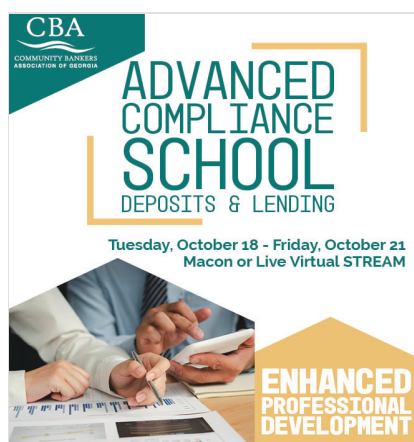
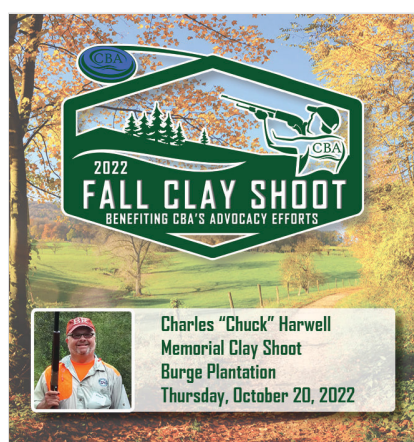
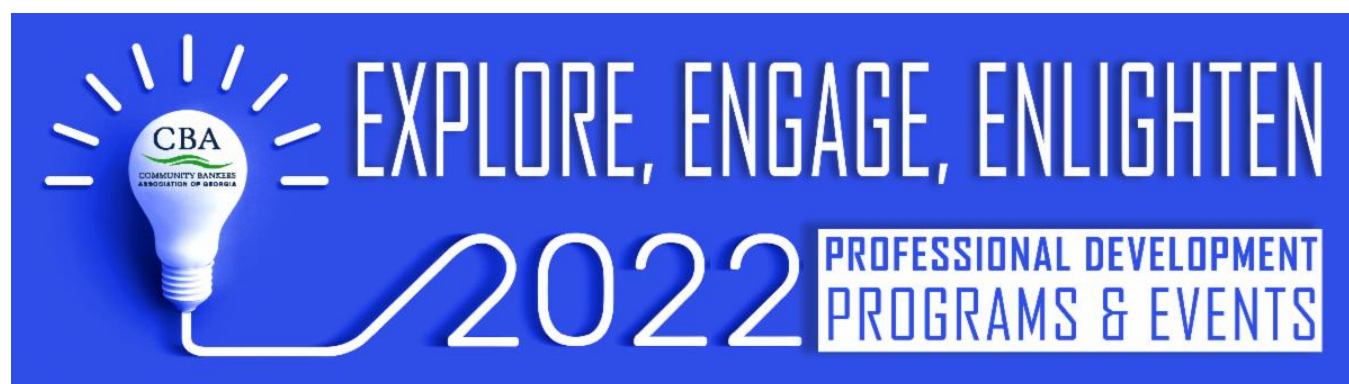


Bernard Stanford has been promoted to East Metro Atlanta President at United Community Bank, Atlanta.



Think CBA First for Your Professional Development Needs!

Here are some upcoming CBA events:



Keeping Your Talent—Equipping Team Members for Success

November 16—17 | Macon

Coaching is the most critical, yet most overlooked, component of developing successful team members and building winning teams. Most managers and supervisors regularly conduct performance reviews, have counseling conversations, and utilize a constructive discipline process. However, many managers are unaware of how to build a coaching culture or have effective development conversations with their team members. This real-world program is filled with practice exercises and skills application and will equip managers and supervisors to coach their team members to goal attainment while building strong, mutually beneficial working relationships. [Register today.](#)



Instructor:
Christie Drexler
PSI



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CECL Compliance Q&A Session

October 14, 2022 | 10:00 am

Join QwickRate's October CECL Coffee Talk this Friday. During this interactive Q&A session, the panel will share best practices, clarify misinformation, and more.

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

- [CDFI Fund Previews Application Updates](#)
- [ICBA Updates Advocacy in Action Dashboard](#)
- [Agencies Start Uniform Bank Performance Report Review](#)
- [Fed to Replace Current Bank Application System](#)

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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2 - Live Virtual
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Mar 28, 2023

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Compliance Focused - 3/23

Mar 23, 2023

10:00 AM - 2:00 PM