

GBA

GEORGIA BANKERS ASSOCIATION
the resource that empowers

Welcome to Atlanta!

It's been 17 years since the Georgia Bankers Association Annual Convention has been held in Atlanta, so we are looking forward to returning to our Capital City this year. Atlanta continues to reinvent itself as the cultural and culinary hot spot of the South. Filled with a wealth of attractions and activities, Atlanta has something for everyone—exciting interactive venues, historical sites and beautiful performing arts facilities. It is home to unique sites including the Inside CNN Studio Tours, the Georgia Aquarium, World of Coca-Cola, Atlanta Botanical Garden, High Museum of Art, the Fernbank Museum of Natural History, Zoo Atlanta and the Atlanta History Center.

The Renaissance Waverly Hotel

The Renaissance Waverly Hotel is our convention home this year. The accommodations, high speed Internet access and innovative dining options make this hotel the preferred destination for business, group and leisure travelers.



Convention Registration Information

Who Should Attend: All GBA members, Associate Members and Bank Counsel Section members are invited to attend the Annual Convention. The registration fee includes all convention programs and events, scheduled meals, educational sessions, the Spouse/Guest Program, and the Monday and Tuesday evening events.

To Register: Please complete the GBA Convention Registration Form. Return by mail or fax, to:

Georgia Bankers Association
50 Hurt Plaza, Suite 1050 • Atlanta, Georgia 30303
Phone: 404.522.1501 • Fax: 404.522.9848

You may also register online at www.gabankers.com. **Convention registration forms** should be received **no later than Friday, May 29, 2009**. Due to guarantees and other commitments, convention registration refunds cannot be given after June 4, 2009; however, substitutions are always welcome. Should you need to cancel, please notify Susie McGehee in writing, by fax at 404.522.9848, or email smcgehee@gabankers.com.

Confirmation: All registrants will receive a confirmation packet four weeks before the convention. The packet will include registration confirmation, general convention information and spouse/guest program information.

Questions: If you have questions about the convention, please contact GBA's Susie McGehee at 404.420.2010 or at smcgehee@gabankers.com.

Hotel Accommodations: GBA has negotiated a discounted group rate on rooms at the Renaissance Waverly Hotel. Rooms are available for \$159 per night single/double, plus applicable taxes and service charges. Amenities include opulent pillow-top mattresses and deluxe down comforters, plush robes, Web TV, data ports, high-speed internet access, a CD/ DVD player and an in-room coffee/tea service.

Early Departure from the Hotel

In the event that a guest checks out of the hotel before his or her reserved check-out date, an early departure fee of one night's accommodations will be charged to that guest's account. Guests wishing to avoid this fee must advise the hotel at or before check-in of any change in their scheduled length of stay.

Pre/Post Convention Extensions

The discounted group rate will be in effect for run-of house rooms from Friday, June 12, through Friday, June 19, based on availability.

Hotel Cut-Off Date: All reservations must be received by the hotel no later than **Friday, May 22**. After this date, reservations will be accepted on a space- and rate-availability basis. Rooms may sell out before the cut-off date. All reservations must be guaranteed with a one-night room and tax deposit. Cancellations received seven (7) or fewer days before arrival will result in forfeiture of this deposit.

To Reserve Accommodations: Guests should call the hotel directly at 888.391.8724 or 770.953.4500 and ask for Reservations. Remember to reference the "Georgia Bankers Association Annual Convention" to receive the discounted rate.

Program-At-A-Glance

Sunday, June 14

7 p.m. Board of Directors Reception and Dinner *(By invitation)*

Monday, June 15

8:30 a.m. Board of Directors Meeting and Breakfast

11 a.m. – 5 p.m. Convention Registration

Noon Opening General Session and Luncheon

2 p.m. - 4:15 p.m. Concurrent Breakout Sessions

6 p.m. – 7 p.m. Reception

Evening Free to Enjoy Your Own Plans

Tuesday, June 16

7 a.m. – 4:30 p.m. Convention Registration

7 a.m. Business and Breakfast *(Sponsored by GBA Insurance Trust)*

9 a.m.-Noon General Session

9 a.m. – 11:30 a.m. Spouse Continental Breakfast and Program

Noon Luncheon and General Business Session

2:15 p.m. - 4:30 p.m. Concurrent Breakout Sessions

6:30 p.m. – 10 p.m. Chairman's Farewell Reception and Dinner

Trisha Yearwood Concert

Guest Speakers

Housing-Financial Stability and the Economy: A Current Assessment

Patrick K. Barron, First Vice President and COO
Federal Reserve Bank of Atlanta



Dialogue with Counsel:

Banking in Times of Chaos and Change – Part II

Walter G. Moeling, IV, Partner
Bryan Cave Powell Goldstein, LLP, Atlanta



It's a year later, but some old friends don't know when to go home. As the slowdown hopefully begins to come to an end, Walt will look at how the events of the past two years have changed the way banks and regulators will work together in the future and the strategies that are most likely to succeed in this different environment. New Federal Regulatory legislation will be in the news as well, and Walt will come ready to answer your questions.

Crisis and Opportunity: The Future of Banking

Lee Wetherington, Senior Vice President
Goldleaf Financial Solutions, Hahira



Why predict the "Future of Banking" when that very future is threatened by a raging economic crisis? Because in a crisis, panic is best countered by the sobriety and perspective of the long view. Moreover, there is no better time to map the future than when fear abounds, as fear cuts through complacency, sharpens focus and brings opportunity into brilliant relief. With crisis comes choice, and for those banks with the foresight and fortitude to choose fight over flight, the future beckons with prospects aplenty. Join Lee for an unorthodox take on the trends, challenges, and opportunities ahead.

Economic Update

Christopher Low, Chief Economist, Capital Markets
FTN Financial, New York City



Join nationally recognized economist, Chris Low as he addresses both national and state, and discusses the outlook for interest rates.

Reputational Risk Management and Communications

David Oliver, Moderator
Senior Vice President
Georgia Bankers Association, Atlanta

Bolling P. Spalding, Principal
Jackson Spalding, Inc., Atlanta

David Rubinger, Founder
Rubinger Communications Solutions and former editor
of the Atlanta Business Chronicle, Atlanta

The banking industry has been in the spotlight of late and customers, employees, directors, shareholders, community leaders, policy makers and media have a lot of questions about the overall health of your bank and our industry. Knowing how best to communicate during tough times can make a big difference in the confidence those constituents have in your bank. The panel will share key insights about how the local newsroom works, some key planning and preparation tips to ensure effective communication and useful communication best practices that will help you maintain your bank's reputation and credibility.

GBA

GEORGIA BANKERS ASSOCIATION

Breakout Sessions

Monday, June 15

So, You Bought a Closed Bank...Lessons Learned from Local Bankers

James Stephens, Partner, *Moderator*
Kilpatrick Stockton, LLP, Atlanta

James J. Edwards, Jr., CEO
United Bank, Griffin

William H. Linginfelter, Area President, Georgia and South Carolina
Regions Bank, Atlanta

John C. Seay, President & CEO
Northeast Georgia Bank, Lavonia

Get a rare and exclusive first-hand account of the key issues acquiring banks have to manage when they buy a bank being closed by regulators and moved into FDIC receivership.

Evolution of Risk Management: Sustainability in Today's Uncertain Environment

Jennifer Burke, Executive
Crowe Horwath, LLP, Lexington, KY

This presentation will discuss Evolutionary Risk Management (ERM) as a better, long-term solution for financial institutions, the challenges in implementing a robust ERM process, and the importance of implementing ERM concepts for long-term sustainability in today's uncertain, unprecedented environment.

Directors: Where Do We Go From Here?

Thomas O. Powell, Partner
Troutman Sanders, LLP, Atlanta

Jon Burke, Managing Partner
Burke Capital Group, LLC, Atlanta

Paul Myles, CEO
BANC Financial Group, Inc., Atlanta

Timothy A. Keadle, Partner
Porter Keadle Moore, LLP, Atlanta

Join Tom, Jon, Paul and Tim as they provide their views of what's next as you navigate through today's challenging environment, and the steps to take now in order for your bank to better position itself.

Maintaining Your Liquidity – Now What?

Wes McMullan, Executive Vice President
Federal Home Loan Bank of Atlanta

Wes will share his expertise in helping you explore how liquidity is created in the capital markets, what causes disruptions, how to make sure you have enough, and an update on where the markets appear to be headed from here.

Optional Activities and Highlights

Monday, June 15

Reception 6 p.m. – 7 p.m.

Enjoy drinks and light hors d'oeuvres with your friends and colleagues before dining at one of Atlanta's many restaurants. You'll also have an opportunity to visit with many Associate Members in the convention exhibit area. *Attire: Business Casual*

Tuesday, June 16

Complimentary Spouse Program 9 a.m. – 11:30 a.m.

Managing Your Stress During Stressful Times

Vilda Brannen, M.S.
National Certified Counselor
Licensed Professional Counselor
Trillium Springs, LLC, Atlanta, Highlands

The challenges and struggles of daily life can be very stressful. You spend time and energy caring for your family and friends but often forget to spend time on yourself. If you want to give good care, you have to take care of

Tuesday, June 16

ALM Modeling with Purpose- A Bottom-Up Approach to Effective Top-Down Management

Brian Bennett, Managing Director of Head of Fixed Income Research
SunTrust Robinson Humphrey, Atlanta

Joel Updegraff, Director of Asset Liability Services
SunTrust Robinson Humphrey, Atlanta

This session will focus on today's challenging environment and the demanding, practical application of meaningful model usage in your ALM process- from the top down. You will hear about how to maximize the beneficial impact a model can provide, including what you can and should expect from their use.

Executive Compensation: Are Equity-based Strategies

Still the Answer to Attracting, Rewarding and Retaining Key People?

E. Bruce Shaw, President
The Holmes/Shaw Agency, Marietta

Stephen Roy, Principal
Comprehensive Corporate Strategies, Marietta
Bruce and Steve will explore the increasing challenges private and public banks face today in attracting, rewarding and retaining key executives.

Bank Acquisitions/Mergers: What You should Know for Certain BEFORE You Sign the Agreement

Dennis J. Zember, Jr., Executive Vice President & CFO
Ameris Bank, Moultrie

Each bank and/or branch acquisition opportunity brings with it a host of influences on your organization. This session will deal with eight areas of influence where levels of accretion or dilution should be discussed and documented BEFORE the merger agreement is signed.

Uncharted Waters and the Constantly Changing Rules

Donald L. Luker, Managing Partner
Mauldin & Jenkins, LLC, Atlanta

Barry M. Cohen, Partner
Mauldin & Jenkins, LLC, Albany
Coping with those ever changing accounting rules can be overwhelming and frustrating. Donny and Barry will help you find ways to cope with these rules and what to anticipate in the future. They will also explore ways to find opportunities with the thousands of pages of tax changes and how to survive during these turbulent times.

yourself first. Join Vilda Brannen as she shares key tips on healthy ways to manage and relieve your stress and reduce its harmful effects.

Chairman's Farewell Reception and Dinner An Evening With Trisha Yearwood

6:30 p.m. – 10 p.m.

This year's Chairman's Farewell Gala is sure to be an unforgettable evening you don't want to miss. We'll begin the evening with friends and colleagues over cocktails and dinner. After dinner, Georgia's own Trisha Yearwood will join us to perform some of her top-10 country hits such as "She's in Love With the Boy," "Walkaway Joe," and "How Do I Live." Trisha is one of the highest-selling female artists in Country music history. In addition to three Grammy Awards, the Grand Ole Opry member is a three-time Country Music Award winner and a two-time Academy of Country Music Award winner. *Attire: Cocktail Attire*

