



NOTES

Quarterly Newsletter

May, 2005

45th Annual Leadership Conference Slated for July 17-20 at Hilton Head Island, SC

Leadership GBA will host the 45th Annual Leadership Conference at the Hilton Oceanfront Resort on Hilton Head Island, South Carolina on July 17-20.

Keeping with the Leadership GBA's theme, *Developing Tomorrow's Leaders Today*, the Executive Committee has planned a great program packed with an impressive group of speakers and topics.

- **Representative James Mills**, Chairman of the House Banks and Banking Committee, will join us to discuss issues of interest to the banking industry that were addressed in the 2005 session of the Georgia General Assembly. He will also cover issues that his committee will be studying going forward such as title pawn lending and privacy issues.
- Join **Steve Olsen** with **Generative Consulting** as he helps you tap the ever-renewing sources of your individual leadership and hone your leadership and coaching skills by tackling some of those common challenges you face everyday.
- No conference would be complete without an economic update. The economy seems to be on the right track but inflation is slowly creeping higher and the Fed is steadily raising rates. Chief Economist **Christopher Low** with **FTN Financial** in New York will talk about the Fed rate hike, when it might end and the prospects for growth, inflation and the financial markets.

- Looking for a solution to a particular operations issue at your bank? Have a marketing program that has proven successful you'd like to share? If so, don't miss our **Roundtable Discussions** facilitated by our own **Darron Burnette**, Sea Island Bank, Statesboro.
- Come hear **George Schloegel**, mentor to many banking students and faculty leader at LSU's Graduate School of Banking, as he shares his personal principles of leadership and how they have helped him both professionally and personally from the time he joined Hancock Bank as a 16 year-old mail room employee until now.

This year will also include social activities to give you the opportunity to network with your colleagues. We will kick off the conference on Sunday evening with a seafood buffet and entertainment for the entire family. No Leadership Conference would be complete without the traditional Golf and Volleyball Tournaments. The Scramble Golf Tournament will be held at the George Fazio Course at the Palmetto Dunes. We will also sponsor a tennis tournament this year. We will close the conference with a "farewell" reception and dinner.

Brochures were mailed in April. If you would like a brochure or additional information, contact GBA's **Susie McGehee** at (404) 420-2010 or **Fran Williams** at (404) 420-2015.

Nominations Sought

Leadership GBA Executive Committee members from even-numbered groups will be elected at the 2005 Leadership Conference. In order to be elected, each banker nominated must currently serve as the Leadership GBA Representative from his/her bank, and ***must attend*** the 2005 Leadership Conference.

The responsibilities of serving on the Executive Committee are listed below. If you would like to become more involved in Leadership GBA activities, please complete the form below and return it, via mail or fax, to GBA's Susie McGehee by June 20. Your involvement will benefit you, your bank and our industry.

Leadership GBA Executive Committee Member Responsibilities:

- Attend all Executive Committee meetings
- Attend the Leadership Conference and all other Leadership GBA programs
- Coordinate the Personal Economics Program (PEP) within his/her respective group
- Speak on Leadership GBA activities at his/her respective GBA Group Meeting
- Promote Leadership GBA within his/her respective group and ensure that all banks appoint a Leadership GBA Representative
- Actively promote and market all Leadership GBA educational programs within his/her respective group and encourage other bankers to attend
- Help recruit his/her replacement on the Executive Committee when his/her term expires

Nomination Form

Please complete this form to be considered for the 2005-06 Leadership GBA Executive Committee.

Name: _____

Bank: _____

Address: _____ City, State, Zip: _____

Phone: _____ Fax: _____

E-Mail Address: _____ Group Number: _____

Nominee's Signature: _____

CEO's Signature: _____

Fax to Susie McGehee at (404) 522-9848 by June 20, 2005

Calling All PEP Report Cards!

For many years, Georgia bankers have provided financial education to consumers in their communities. But, many of these presentations go unreported and get no acknowledgement. It's high time that bankers get the recognition they deserve!

Leadership GBA's 2004-2005 PEP goal is to make at least 50,000 contacts. **To date only 15,000 contacts have been reported to the GBA office.** The **PEP reporting deadline** date of **May 31** is quickly approaching and we need your help to achieve our goal! Reporting your visits will also give you and/or your bank the credit its due for helping to meet the financial education needs in your community and the State of Georgia.

It's easy to report your PEP contacts. Each time you return from a visit to a school or other group presentations, simply complete a PEP Report Card and return it, via mail or fax at (404) 522-9848 to the GBA office. A report card is also available for completion on GBA's website at www.gabankers.com. Remember that National Teach Children to Save Day, Get Smart About Credit Day and STOP IT! Identity Theft presentations may be reported as PEP contacts.

PEP materials and brochures are also available to help you with your presentations. Topics include personal financial management, credit responsibilities and many others. If you have any questions or need assistance, please call GBA's **Fran Williams** at **(404) 420-2015** or **Lisa Rowell, PEP Chairman** at **(912) 383-5258**, or visit GBA's website at www.gabankers.com. Get involved with PEP today!

2004-05 Leadership GBA Executive Committee

		Phone	Fax
President.....	Meredith Malcom... The National Bank of Walton County	(770) 207-7070	... (770) 267-0032
President-Elect	Jay Forrester Georgia Bank & Trust Co., Augusta	(706) 481-1020	... (706) 737-3106
Past President	. D. Copeland..... Columbus Bank and Trust Company.....	(706) 649-2410	... (706) 649-6846
Group 1.....	Kim Brannen Sea Island Bank, Statesboro	(912) 489-8661	... (912) 764-5024
Group 2.....	Barry Pollock United National Bank, Cairo	(229) 377-7200	... (229) 377-7063
Group 3.....	William Bailey PlantersFIRST, Fitzgerald	(229) 424-9600	... (229) 423-6420
Group 4.....	Scott Swafford..... United Bank, Thomaston	(770) 358-8045	... (770) 567-6065
Group 5.....	Erik Bagwell..... The Bankers Bank, Atlanta.....	(770) 805-2147	... (770) 805-2139
Group 6.....	Steve Culberson..... Peoples Bank, Eatonton	(706) 485-8542	... (706) 485-3612
Group 7.....	Scott Smith Northwest Georgia Bank, Ringgold	(706) 965-3000	... (706) 965-7628
Group 8.....	Lisa Rowell SunTrust, Douglas	(912) 383-5258	... (912) 383-5263
Group 9.....	Wes Dodd..... Community Bankshares, Inc., Cornelia.	(706) 778-2265	... (706) 778-1423
Group 10.....	Tommy Phelps..... First Citizens, Thomson.....	(706) 595-5626	... (706) 595-1254
At Large.....	Terence Lewis Main Street Bank, Snellville.....	(770) 979-2725	... (770) 978-8732
At Large.....	Gary Lochbaum..... Citizens Bank of Forsyth County	(770) 886-9500	... (770) 886-6596
At Large.....	Donna Lott Southwest Georgia Bank, Moultrie	(229) 873-3717	... (229) 985-0251
At Large.....	Kelly Yielding..... McIntosh State Bank, Jackson.....	(770) 775-8300	... (770) 775-8325

Two PEP Awards Honor Excellence in Consumer Financial Education Deadlines Approaching!!!

Outstanding PEP Banker of the Year

- Banker must submit PEP report cards to be considered for the award. *A PEP report card is enclosed.*
- Banker must give details of presentation or educational activity on the report card.
- Presentations must be made between July 1, 2004 and May 31, 2005 **Report cards must be submitted by Tuesday, May 31, 2005.**
- Emphasis will be on quality and number of presentations... NOT the number of contacts.
- One recipient will be selected per GBA Group
- Awards will be presented at the annual GBA Group Meetings

Points are awarded in the following categories:

- ⇒ Number of presentations
- ⇒ Number of different group-types reached, i.e. children, adults, senior citizens
- ⇒ Variety of materials used
- ⇒ Length of presentation
- ⇒ Effort made to tailor-make presentation to audiences' needs

Excellence in PEP Education Award

- **A bank must submit written documentation by June 20, 2005, to be considered for the award.** *An entry form for the Excellence Award is enclosed.*
- Award is based on innovation, uniqueness and number of people reached.
- The Leadership GBA PEP Committee will select the award recipients.
- Awards will be presented at the annual Leadership Conference.

Bank must submit a written narration of their program including the following areas:

- ⇒ Descriptive overview of the program
- ⇒ Goals of the program
- ⇒ Value to the bank
- ⇒ Measurements used to assess impact
- ⇒ Participation
- ⇒ Number of bank employees involved
- ⇒ CEO's involvement
- ⇒ Anticipated number of individuals to be reached per category: children (K-12), adults and senior citizens
- ⇒ Publicity received

The PEP Resource Column

The following videos are available for loan from the Georgia Bankers Association. Call GBA's Fran Williams at (404) 420-2015 to reserve a copy for your next presentation.

“Money: Kids & Cash” - This documentary helps children gain a better understanding of money and banking basics. Two one hour episodes feature a number of short segments. Suitable for children of diverse backgrounds, real-life stories keep kids interested in learning. A classroom guide is included.

“Money: Bucks, Banks & Business” - Four 23-minute episodes captivate students with lively and informative material about money management, international trade and entrepreneurial ventures. This video is ideal for bankers who want to attract and hold teenagers' attention during presentations.

“Give Credit Its Due” - Through our Young Bankers Section, GBA applied for and received a grant from the Georgia Bar Foundation. Monies from the grant were used to produce a video about credit that was targeted to adult audiences, entitled "Give Credit Its Due." The video asks (and answers) questions such as: What is credit? How is it monitored? How does it affect you? How do you establish credit?

“Careers in Banking” - Produced in 1992, this 13 minute video takes an interesting look at the many diverse career opportunities in the banking industry. The program examines the skills and educational requirements for a variety of banking positions. This video is ideal for high school and junior college students.

***For a complete list of
PEP resources available,
visit GBA's website at
www.gabankers.com***



**Leadership GBA
Personal Economics Program (PEP)
Excellence in PEP Education Award**

Bank Entry Form

Bank Name: _____

Address: _____

City: _____ State: _____ Zip: _____

CEO: _____

PEP Program Coordinator: _____

Phone: _____ Fax: _____

Leadership GBA Representative: _____

Phone: _____ Fax: _____

Please attach program documentation. Be sure to include information and statistics in the following areas:

- Descriptive overview of the program
- Goals of the program
- Value to the bank
- Measurement used to assess impact
- Participation
 1. Number of bank employees involved
 2. CEO's involvement
 3. Anticipated number of individuals to be reached per category: children (K-12), adults and senior citizens
- Publicity received

Return, via mail or fax, by Monday, June 20, 2005 to:

**Susie McGehee
Georgia Bankers Association
50 Hurt Plaza, Suite 1050
Atlanta, Georgia 30303
Phone: (404) 522-1501 ♦ Fax: (404) 522-9848**



Leadership GBA Personal Economics Program (PEP) Report Card

Please use this report card to inform us of school or community presentations and educational activities related to banking, personal finances, or economics that you have made on behalf of your bank. Please use a separate report card for each presentation/activity.

Banker: _____ Title: _____
(Person making presentation)

Bank: _____ Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ E-Mail: _____

GBA Group #: _____ Date of Activity: _____

- Type of Program:
- One-on-One Presentation to small group (35 or less)
 - Career Day Presentation to mid-size group (36-50)
 - Bank Tour Presentation to large group (50-100)
 - Presentation to assembly (over 100)
- Estimated # _____

Type of Group: Students: _____ Elementary _____ Jr. High _____ High School
Name of School and Teacher: _____

Adults: _____ College students _____ Civic Club
_____ Business Association _____ Senior Citizens

Presentation: Topic: _____

Tailor-made to fit needs of audience: yes no, used standard program

Length of presentation/activity in minutes: _____

Corresponded with teacher or group leader before the presentation: yes no

- Materials Used:
- _____ GBA Stop I.T.! Identity Theft Campaign Material
 - _____ Give Credit Its Due
 - _____ Bank materials
 - _____ Georgia Saves
 - _____ ABA videos and/or brochures:

- Careers in Banking Teach Children To Save Day
- In Charge Managing Your Checking Account (brochure)
- Money: Kids and Cash Money: Bucks, Banks and Business
- Other materials: _____

Please complete this report card and return, via mail or fax, to
GBA's Fran Williams. Fax: (404) 522-9848.