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Quarterly Newsletter

May, 2006

46th Annual Leadership Conference Slated for July 16-19 in Orlando, Florida

Leadership GBA will host the 46th Annual Leadership Conference on July 16-19 at the Omni Orlando Resort at ChampionsGate in Orlando, Florida.

In 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.

- This year's program will feature **leadership training** by the famous **Ritz-Carlton Leadership Center**. At this interactive, half day session, **Jeff Hargett** will share The Ritz-Carlton philosophy and core values. You will also learn how the philosophy and values translate into exceptionally high levels of customer satisfaction and loyalty.

Launched in 2000, The Ritz-Carlton Leadership Center has welcomed thousands of senior executives, managers and line staff from many diverse industries. For a fifth consecutive year, the Leadership Center was ranked in the top ten, among *Training Magazine's* "Top 100 Training Organizations".

- No conference would be complete without an economic update. In the fifth year of the economic expansion, there are signs that the pace of growth is changing. With changes come some important questions. Is the long soaring housing market finally cooling? Will the Federal Reserve's next interest rate move be downward? **Dr. Roger Tutterow**, with **Mercer University** in Macon will address these issues and provide a mid-year update on the economic, financial and political climate for Georgia banks.

- Looking to differentiate yourself at work, bring acclaim to your bank, and advance your banking career? Financial education isn't just a "nice" thing to do. It pays dividends for banks big and small. **ABA Education Foundation's Kathryn Kelly** will be on hand to provide you with concrete ways your bank can offer financial education in the communities you serve and specific ideas to help your family gain money smarts
- Come hear GBA's own **Elizabeth Chandler** bring you up to date on the latest state and federal issues affecting the banking industry today as well as the results of the 2006 legislative session. This update will reinforce the importance of your being politically involved on behalf of your industry.

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 great buffet and entertainment for the entire family. No Leadership Conference would be complete without the traditional Golf Tournament. The Scramble Tournament will be held at the famous ChampionsGate Golf Resort, home of the MBNA Father-Son Challenge. New this year is the Tuesday morning Awards Breakfast and will feature a full breakfast buffet for everyone.

Brochures were mailed in April. You may also register on line at www.gabankers.com. If you would like 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 **odd-numbered** groups will be elected at the 2006 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 2006 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 19. 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 2006-07 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 19, 2006

Getting To Know Your Leadership GBA Executive Committee

Jay Forrester, President-Elect



Meredith Malcom is a Senior Vice President at The National Bank of Walton County in Monroe. She is a commercial lender and also serves as the bank’s Retail Executive, managing the retail/branch area of the bank. Meredith came to the bank in 1997 but has been in the banking industry since her graduation from the University of Georgia in 1990 where she received her Bachelors Degree in Finance. She has also completed the Graduate School of Banking at LSU.

She is very active in many community and civic organizations such as the Monroe Junior Service League, the Walton County Chamber of Commerce and the Governors Circle for the McDaniel Tichenor House. Meredith attended her first Leadership Conference in 1998 and has been very active in Leadership GBA since. “My involvement in Leadership GBA over the past eight years has been an incredible personal and professional growth experience for me. I’ve made many contacts with bankers throughout the state who have helped me professionally and along the way have made some great friends. Leadership GBA is an excellent opportunity to get involved in the banking industry. I highly recommend that any career banker get involved with the Georgia Bankers Association by beginning with Leadership GBA.”

If you would like to talk to Meredith about how you can get involved in Leadership GBA, feel free to contact her at (770) 207-7070 or at meredithmalcom@nbwc.com.

2005-06 Leadership GBA Executive Committee

	Phone	Fax
President..... Meredith Malcom... National Bank of Walton Cty., Monroe....	(770) 207-7070	(770) 267-0032
President-Elect Jay Forrester..... Georgia Bank & Trust Co., Augusta.....	(706) 481-1020	(706) 737-3106
Vice President.. Wes Dodd..... Community Bankshares, Inc., Cornelia....	(706) 778-2265	(706) 778-1423
Past President . D. Copeland..... Citizens First Bank, Rome	(706) 291-5021	(706) 291-5006
Group 1..... Kim Brannen	Sea Island Bank, Statesboro	(912) 489-9276 ... (912) 764-5024
Group 2..... Tommy C. Hill	Thomasville National Bank	(229) 226-3300 ... (229) 225-1921
Group 3..... William Bailey	PlantersFIRST, Perry	(478) 987-9600 ... (478) 218-9332
Group 4..... Pete Garrett.....	Bank of Upson, Thomaston	(706) 647-5426 ... (706) 646-3908
Group 5..... Erik Bagwell.....	The Bankers Bank, Atlanta.....	(770) 805-2147 ... (770) 805-2139
Group 6..... Steve Culberson.....	The 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..... Brad Barber	Commercial Banking Company, Valdosta.....	(229) 219-8414 ... (229) 219-8403
Group 9..... Gary Lochbaum.....	Patriot Bank of Georgia, i.o., Cumming	(770) 887-9220 ... (770) 887-6077
Group 10..... Tim Carter	Bank of Madison	(706) 342-1953 ... (706) 342-3615
At Large	Donna Lott..... Southwest Georgia Bank, Moultrie	(229) 873-3717 ... (229) 985-0251
At Large.....	Heath Schondelmayer Columbus Bank and Trust Company	(706) 649-4805 ... (706) 649-6846
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, 2005 and May 31, 2006 **Report cards must be submitted by Tuesday, May 31, 2006.**
- 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

- **The bank must submit written documentation by June 19, 2006, 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?

“Never To Young To Save” - Through the generosity of Dan Davis and Reliance Trust Company, Leadership GBA has been able to add a new DVD entitled “Never Too Young to Save” to its PEP library. This seven minute video features a four-year old named Blake and his quest to save money. It is designed for elementary school children and is a great addition to your National Teach Children to Save Day presentation.

***For a complete list of
PEP resources available,
visit GBA's website at
www.gbankers.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 19, 2006 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
_____ "Never Too Young To Save" Video
_____ 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.