

GBA

GEORGIA BANKERS ASSOCIATION  
the resource that empowers

2015

GEORGIA BANKERS ASSOCIATION

**ANNUAL  
MEETING**

June 21-24, 2015

THE BREAKERS | PALM BEACH, FL

ADVOCACY / COMMUNITY / EDUCATION / SERVICES

## Sponsors

# Hotel Key Cards



*Walt Moeling, Jerry Blanchard,  
Jonathan Hightower,  
Kathryn Knudson*

## Sponsors

# Tumblers

**BBVA** Compass

*Corey Burdette, Michael Burnap*

## Sponsors

# Registration Packet Holders



*Dan Brannan*

## Sponsors

# Morning Break



***Erik Bagwell and Chris Wright***

## Sponsors

# Financial Marketing Solutions



FINANCIAL MARKETING  
**SOLUTIONS**

*Sean Hockenbery, Tim Pannell*

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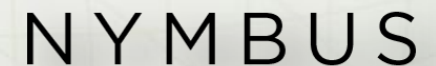
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# Exhibitors





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## State of the Association Address



# Chairman Remer Brinson

*President & CEO  
First Bank of Georgia*

*Augusta*

**First Bank**  
OF GEORGIA

# Industry Summary

- **Four Years of Increased Earnings**
- **Loans, Deposits, Assets at Pre-recession  
Highs**
- **20 Quarters of Improved Credit Quality**
- **Capital Levels High**

# Industry Challenges

- **Finding Business Growth**
- **Compliance Burden Growing**
- **Technology – Keeping Pace**
- **Banker Development, Retention & Recruiting**

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# Association Summary

- **GBA is Strong**
- **Sound Financial Shape**
- **Strong Member Support Continues**

## State of the Association Address

# GBA - A Community of Bankers



# **GBA - A Community of Bankers**

- **214 Member Banks**
- **224 Associate Members**
- **93 Bank Counsel Section Members**
- **18 Boards/Committees**
- **200+ Volunteers**



## State of the Association Address

# GBA - Advocacy



# GBA - Advocacy

- 62 Pieces of State Legislation Monitored
- Priority Parity Bill Passed, Signed by Gov.
- Common-Sense Reg. Reform is National Priority
- Cybersecurity, Credit Unions, Farm Credit also

**Focus areas**

## State of the Association Address

# GBA - Education



# GBA - Education

- Annual Meeting
- 11 Conferences, 30 Seminars
- 6 Schools
- Specialized Roundtables
- Leadership GBA Reinvigorated

## State of the Association Address

# Women In Banking Conference



## State of the Association Address

# GBA – Compliance School



# GBA – Services / Products

**GBA** | **INSURANCE  
TRUST**

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**GBA** | **SERVICES, INC.**

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**GBA** | **RETIREMENT  
SERVICES**

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**GBA** | **STRATEGIC  
PARTNER**

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# GBA Insurance Trust





## State of the Association Address

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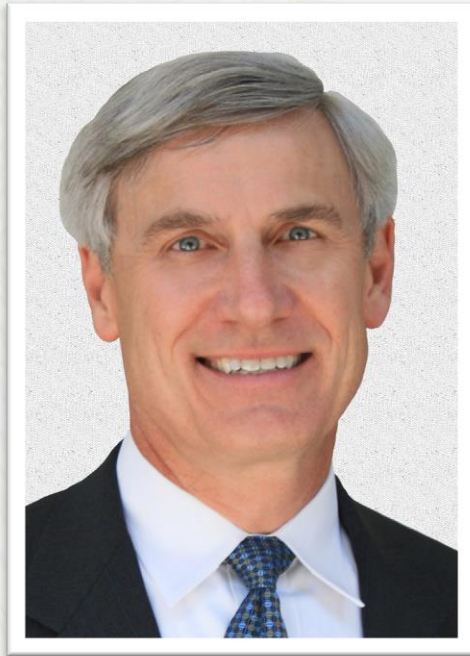
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## Nominating Committee Report



# Past Chairman Stan Kryder

*President & CEO  
First Landmark Bank*

*Marietta*



## Nominating Committee Report



# 2015-16 Chairman Jackson McConnell

*President & CEO  
Pinnacle Bank*

*Elberton*



## Nominating Committee Report



# Chairman-Elect Rick Drews

*Chief Executive Officer  
Century Bank of Georgia*

*Cartersville*



## Nominating Committee Report



# Vice Chairman Palmer Proctor

*President  
Fidelity Bank*

*Atlanta*



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## GBA Board of Directors



# Group 2 Ty Turner

*President & CEO  
The Commercial Bank*

*Thomasville*





## GBA Board of Directors



# Group 4

## Chuck Copeland

*President & CEO*  
*First National Bank of Griffin*

*Griffin*



## GBA Board of Directors



# Group 6

## Doug Wren

*President  
Persons Banking Company*

*Forsyth*



## GBA Board of Directors



# Group 10

## Mike Sale

*President & CEO*  
*The Commercial Bank*

*Crawford*



## GBA Board of Directors



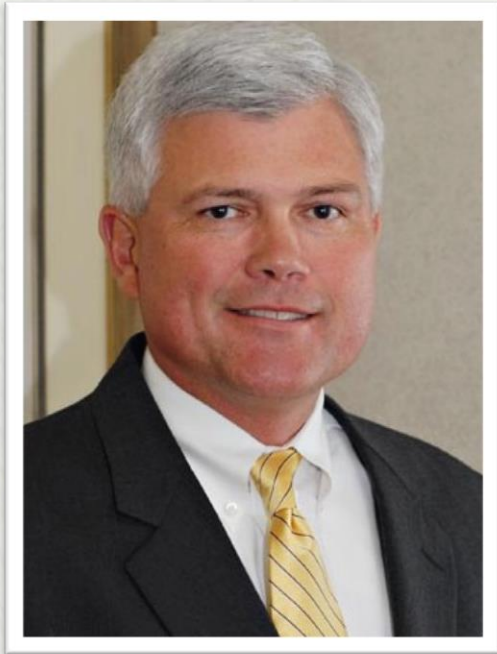
# At-Large Kim Wilson

*Chief Executive Officer  
Bank of Early*

*Blakely*

**Bank of Early**

## GBA Board of Directors



# At-Large Mike Odom

*Chief Executive Officer  
Citizens Bank & Trust*

*Eastman*



## GBA Board of Directors



# Leadership GBA Representative

**Susan Keigans**

*Planters & Citizens Bank*

*Camilla*



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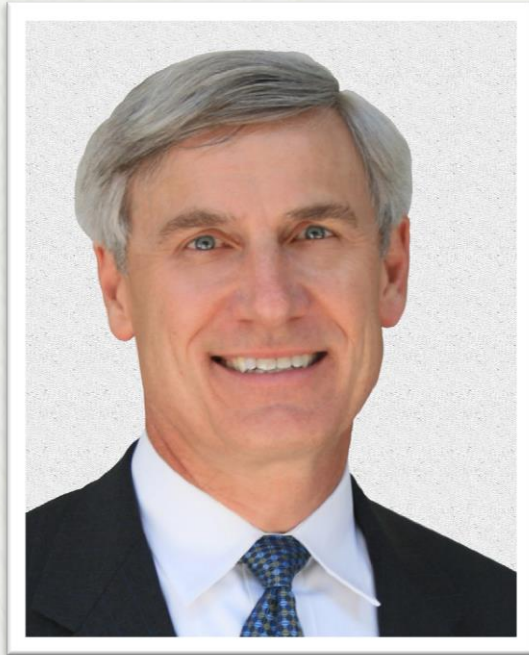
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## Resolutions Committee Report



# Past Chairman Stan Kryder

*President & CEO  
First Landmark Bank*

*Marietta*





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## 50-Year Bankers



**Bill Austin**

***First Chatham Bank***

***Savannah***



## 50-Year Bankers



**Virginia Grant**

*Ameris Bank*

*Moultrie*



## 50-Year Bankers



# Judy Turner

*Private Bank of Decatur*

*Decatur*



## 50-Year Bankers



**Lanelle Jarielle**

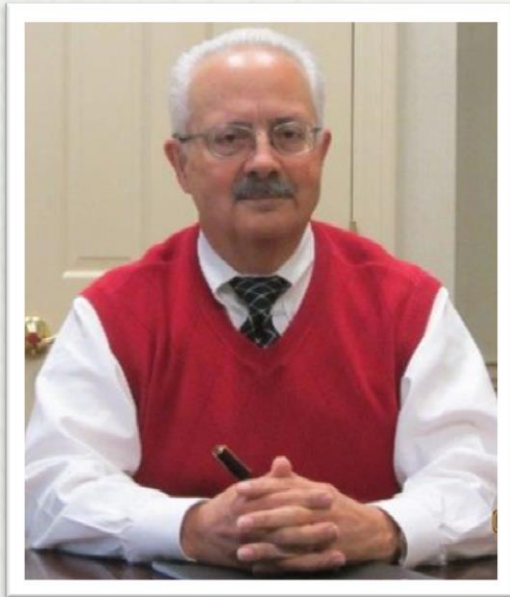
***Pineland State Bank***

***Metter***



**Pineland State Bank**

## 50-Year Bankers



# Gerald Lewis

*Bank of Wrightsville*

*Wrightsville*

Rural Georgia Bank Getting The Job Done 118 Years



**BANK OF  
WRIGHTSVILLE**

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## ABA Update



# John Ikard

*Chairman  
American Bankers Association*

*President & CEO  
First Bank Holding Company*

*Lakewood, CO*







American  
Bankers  
Association®

# ABA's Founding Convention



# Agenda for America's Hometown Banks



Regulation Appropriate to Business Models



A Level Playing Field and Charter Choice



Remove Impediments to Serving Customers



Protect the Payments System



Cybersecurity and Data Breaches



# It's Who We Are!

## America's Hometown Bankers

### ABA Television Ads



## The Financial Regulatory Improvement Act of 2015

- Would provide for an independent exam ombudsman.
- Reduce the burden of unnecessary privacy notice paperwork.
- Help rural customers receive CFPB mortgage exemptions and extend the exam cycle for more institutions.
- Exempt banks with less than \$10 billion in assets from the Volcker Rule.
- Require a study of Basel III's treatment of mortgage servicing assets.
- Permit short-form Call Reports for highly-rated community banks
- Raise the threshold for mandated stress testing from \$10 billion to \$50 billion.
- Raise the designation for "systemically important financial institutions" from \$50 billion to \$500 billion in assets.
- Give mortgages held in portfolio a QM safe harbor.



- **Build Relationships**
- **Share your Stories**
- **Seek Bipartisan Support**



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Bankers  
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## Breakout Sessions

**8:30-9:30 a.m.**

**9:45-10:45 a.m.**

***How to Re-Energize and Re-focus  
Your Board***

***Gold Room***

***Moving from Recovery to  
Shareholder Return***

***Gold Room***

***What the Top Performing Banks  
do to Stay on Top***

***Magnolia Room***

***Leadership and Banker Development  
– Now, for the Future***

***Magnolia Room***

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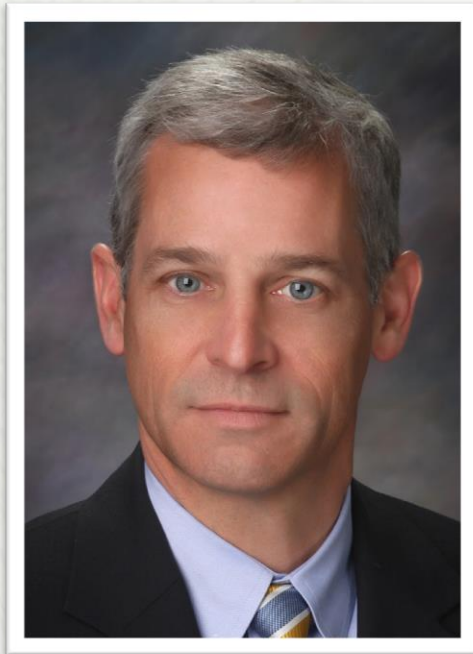
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# 2015-16 Chairman Jackson McConnell

*President & CEO  
Pinnacle Bank*

*Elberton*



## Breakout Sessions

**8:30-9:30 a.m.**

***How to Re-Energize and Re-focus  
Your Board***

***Karl Nelson***

***What the Top Performing Banks  
do to Stay on Top***

***Ed Krei***

**9:45-10:45 a.m.**

***Moving from Recovery to Shareholder  
Return***

***Mark Kanaly, Matt Veneri,  
Mike Washburn***

***Leadership and Banker Development  
– Now, for the Future***

***Darron Burnette, Jim Edwards***

## Sponsors

# Morning Break

The logo for Womble Carlyle features a blue silhouette of the state of North Carolina to the right of the text. The text is arranged in three lines: "WOMBLE" in a large, black, serif font; "CARLYLE" in a large, black, serif font; and "INNOVATORS AT LAW" in a smaller, blue, sans-serif font.

WOMBLE  
CARLYLE  
INNOVATORS AT LAW

*Steve Dunlevie*

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## Keynote Speaker



# Kevin Brown

*Vice President  
Marketing*

**SERVPRO**

*Gallatin, Tennessee*

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Enjoy The Breakers and Palm Beach!

