

Credit Conference
December 13-14, 2018
Renaissance Atlanta Waverly Hotel & Convention Center

The GBA 2018 Credit Conference provides an opportunity for Georgia bankers who handle daily credit challenges inside their institutions to gather to discuss timely topics and hear outstanding speakers related to credit. The conference will begin at noon at the Renaissance Atlanta Waverly Hotel & Convention Center, and we'll have a complimentary pre-conference session on "The State of the Georgia Housing Market" with John Hunt from 10:15-11:30 a.m.

Registration Price and How to Register

The per person registration price is \$395 for registrations received through Nov. 29, \$445 for registrations received beginning Nov. 30. To register, you may complete the form below and return to GBA, Attn: Shan Haugabrook, by mail, fax, or email: 50 Hurt Plaza SE, Suite 1050, Atlanta, GA 30303, fax 404.522.9848, or shan@gabankers.com.

Conference Cancellation and Refund Policy

No refunds will be given after Dec. 6. However, substitutions are always welcome. With questions, contact GBA's Alison Moreau, 404.420.2034, or amoreau@gabankers.com.

Hotel Reservations

GBA has a room block at the **Renaissance Waverly Hotel**, 2450 Cobb Parkway, Atlanta 30339. For reservations, contact the hotel directly at 770.953.4500 or call 800.468.3571. GBA's special rate of \$179 is in effect through Nov. 21, 2018, but rooms may sell out before that date.

Registration Form

Name: _____ Nickname: _____

Title: _____

Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email: _____

Number of Bank Employees: _____ Bank Asset Size: _____

Check appropriate registration option and payment method below. All registration prices below apply to GBA members. Nonmembers pay 1.5 times the listed registration price.

- ☐ Conference and Pre-Conference Session: \$395 per person through Nov. 29 / \$445 per person on or after Nov. 30
- ☐ Conference Only: \$395 per person through Nov. 29 / \$445 per person on or after Nov. 30
- ☐ Pre-Conference Session Only: Free
- ☐ Check enclosed (payable to the Georgia Bankers Association)
- ☐ Send me an invoice.

Is this your first time attending this event? Yes / No

Is this your first time attending a GBA event? Yes / No



Dec. 13-14, 2018
Renaissance Atlanta Waverly
Hotel & Convention Center
www.gabankers.com

Credit Conference



Letter from the Chair

Dear Colleagues,

Each year, the Georgia Bankers Association’s Credit Conference provides an opportunity for bankers from around the state to gather to discuss timely topics and hear outstanding speakers related to credit. This year’s program features a slate of excellent sessions designed exclusively for bankers managing the daily credit challenges inside their institutions.

If you are interested in a Georgia housing update, be sure to include this year’s complimentary pre-conference session in your plans. **John Hunt**, founder and president, ViaSearch LLC, Principal of MarketNsight, will be on hand to share his outlook on metro Atlanta as well as a statewide perspective, including forecasting of upcoming quarters. The “official” conference will begin at noon Thursday and end Friday at noon. The Credit Committee has worked hard to provide relevant topics for the challenges we face. The conference will begin with an inspiring message on leadership from General **Jeff Foley** and will conclude with popular economist **Roger Tutterow**.

As chair of this year’s Credit Committee, I would like to thank Vice Chair **Eddie Hoyle** and the entire Credit Committee for their efforts in planning this year’s program. We believe you will find tremendous benefit in attending and will enjoy networking with other Georgia bankers. I hope to see you Dec. 13-14 in Atlanta!



Sincerely,

William R. Thompson
2018-2019 Credit Committee Chair
Chief Lending Officer
Queensborough National Bank and Trust Company

2018-2019 Credit Committee

Mr. William R. Thompson, Chair
Queensborough National Bank & Trust Company, Augusta

Mr. M. Edward Hoyle, Jr., Vice Chair
Colony Bank, Fitzgerald

Mr. R. Brent Sammons, Group 1
Altamaha Bank and Trust Company, Vidalia

Mr. Sam McCard, Group 2
South Georgia Banking Company, Tifton

Mr. Richard K. Lane, Group 3
Synovus Bank, Columbus

Mr. Bart B. Key, Group 4
United Bank, Barnesville

Mr. David R. Coxon, Group 5
Georgia Primary Bank, Atlanta

Mr. Stacy M. Brantley, Group 6
Morris Bank, Dublin

Mr. Clark F. Hungerford, Group 7
Vinings Bank, Smyrna

Mr. John S. Moreau, Group 9
Ameris Bank, Canton

Mr. Benjamin E. Jones, Group 10
Bank of Madison, Madison

Ms. Erika H. Lane, At Large
Synovus Bank, Athens

Mr. Paul Hoerig, At Large
BB&T, Alpharetta

Mr. F. Michael Tesler, At Large
Ameris Bank, Atlanta

Mr. Joseph A. Pierce, At Large
AB&T, Albany

Mr. John L. Westervelt, At Large
Heritage Bank, Jonesboro

Mr. J. Michael Allen, At Large
State Bank & Trust Company, Atlanta

Mr. John C. Childs, Jr., At Large
Exchange Bank, Milledgeville

Mr. Brian D. Savage, At Large
Oconee Federal Savings & Loan Association, Toccoa

Mr. Michael W. Henry, At Large
Persons Banking Co., Inc., Forsyth

Mr. David H. Caswell, At Large
Century Bank of Georgia, Cartersville

Mr. Donald E. Allison, At Large
The Piedmont Bank, Cleveland

Ms. Donna S. Wade, At Large
Renasant Bank, Cumming

Mr. D. Shannon Fortson, At Large
Pinnacle Bank, Elberton

Mr. Charles L. Bennett, Jr., At Large
Wells Fargo & Company, Cartersville

Ms. Rebecca A. Abraham, At Large
Signature Bank of Georgia, Sandy Springs

Mr. Mark J. Wills, At Large
South State Bank, Augusta

Mr. Mark Donovan, At Large
First Landmark Bank, Marietta

Mr. Ray Crook, At Large
Newton Federal Bank, Covington

Mr. Philip Bernardi, At Large
Oconee State Bank, Watkinsville

Mr. Matthew Branden Renfro, At Large
State Bank & Trust Company, Macon

Mr. Steven Ivill, Associate Member Representative
Federal Home Loan Bank of Atlanta, Atlanta

Mr. Mark Faas, Associate Member Representative
Point To Point Environmental, McDonough

Mr. Steve H. Powell, Associate Member Representative
Steve H. Powell & Company, Statesboro

Program Agenda — Thursday, Dec. 13

9:30 a.m.	Pre-Conference Session Registration <i>(This session is optional and complimentary.)</i>
10:15 to 11:30 a.m.	The State of The Georgia Housing Market John Hunt , Founder and President, ViaSearch LLC, Principal of MarketNsight
11 a.m.	Conference Registration and Boxed Lunch
Noon	Welcome and Introductions Bill Thompson , Chair, GBA Credit Committee, Chief Lending Officer, Queensborough National Bank and Trust
12:10 p.m.	Lessons in Leadership Jeff Foley , Brigadier General, US Army (Retired) CEO/President, Loral Mountain Solutions, LLC
1:30 p.m.	Break/Transition to Breakout Sessions
1:40 p.m.	Concurrent Breakout Sessions Breakout #1: Georgia Credit Environment Dissection Nathan Stovall , Senior Research Analyst, S&P Global Market Intelligence <i>Get a detailed look at the Georgia bank credit environment, loan portfolio performance and other targeted metrics. The S&P Global Market Intelligence team will run the numbers specifically for Georgia, and Stovall will lead a dissection of how those numbers compare to regional and national trends.</i> Breakout #2: CECL Update Eve Rogers , Partner, Crowe LLP
2:40 p.m.	Break (Sponsored by <i>First National Bankers Bank</i>)
2:55 p.m.	Recruiting and Retaining Talent Jennifer Eavenson , EVP/HR & Training Director, and Scott Swafford , Chief Operating Officer, United Bank

Thursday, Dec. 13, continued...

3:55 p.m.	Break
4:05 p.m.	New Industry in Georgia Panel Panelists: Bert Brantley , Georgia Department of Economic Development ; Amanda Shailendra , Principal, The Pendleton Group ; Chris Clark , Georgia Chamber of Commerce; Walt Farrell , Manager, Statewide Economic Development, Georgia Power
5:30 to 6:30 p.m.	Opening Reception (Sponsored by <i>CSRA Business Lending</i>)

Program Agenda — Friday, Dec. 14

7:15 a.m.	Heavy Continental Breakfast <i>(Sponsored by Steve H. Powell & Company)</i>
8 a.m.	GBA Advocacy Update Joe Brannen , GBA President and CEO
8:30 a.m.	Legal Update Bill Custer , Partner, and Jen Dempsey , Partner, Bryan Cave Leighton Paisner
9:30 a.m.	Break (Sponsored by <i>Porter Keadle Moore, LLC</i>)
9:45 a.m.	Peer Group Discussions Facilitator: Karl Nelson , KPN Consulting
10:55 a.m.	Transition
11 a.m.	Economic Update Roger Tutterow , Director, Econometric Center, Michael J. Coles College of Business, Kennesaw State University
Noon	Adjourn

GBA would also like to thank General Conference Sponsors:
Carr, Riggs & Ingram, CPAs and Synovus

Attendees will receive a complimentary copy of Jeff Foley’s book **Rules & Tools for Leaders**.

“Rules and Tools for Leaders offers insightful and useful advice that avoids the flavor-of-the-month management theories that are long on speculation and short on practical application. This is a fully revised, updated, and reorganized edition of a classic management handbook. It never loses sight of the big picture of how any company should operate. It provides useful and time-tested advice that can be implemented immediately to the benefit of the entire organization. From defining the qualities of outstanding leaders to putting good leadership skills into practice, from managing yourself and others to handling the difficult tests that leadership brings, this book includes valuable checklists and reviews. In addition, it highlights some of the best leadership programs and presents a host of compelling and instructive anecdotes that illustrate the ideas throughout.” - *Amazon*

