

Credit Conference  
Dec. 15-16, 2016  
Renaissance Atlanta Waverly Hotel & Convention Center

Registration Price and How to Register

The per person registration price for the conference is \$350 through Dec. 1 and \$400 for registrations received beginning Dec. 2. The per person registration price for the pre-conference workshop is \$125 through Dec. 1 and \$175 for registrations received beginning Dec. 2. You may register online at gabankers.com or return the completed form below by mail or email to GBA Registrar **Angie Barber**. Registration fees may be paid by check (made payable to the Georgia Bankers Association) or you may request that your bank be invoiced.

Conference Cancellation and Refund Policy

Written cancellations must be received by Dec. 8 to receive a refund. Substitutions are always welcome. Send notice of cancellation to **Angie Barber**. With questions, please contact GBA's **Kathy Friestad** at 404.420.2024 or kfriestad@gabankers.com.

Hotel Reservations

GBA has a room block at the **Renaissance Waverly Hotel**, 2450 Cobb Parkway, Atlanta 30339. The GBA \$175 rate is good through Nov. 23 but rooms may sell out before that date. Room rate includes self-parking and internet. For reservations, contact the hotel directly at 770.953.4500 or call 800.468.3571 and identify yourself as part of the Georgia Bankers Association's Credit Conference.

-----

Credit Conference Registration Form

Name: \_\_\_\_\_ Nickname: \_\_\_\_\_

Title: \_\_\_\_\_

Bank: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Bank Asset Size:   ☐ Below \$100M    ☐ \$100-250M    ☐ \$251-500M    ☐ \$501-750M    ☐ Over \$750M

**Payment Preference:** Check appropriate registration price and payment method below. All registration prices below apply to GBA members. Nonmembers pay 1.5 times the listed registration price. Registration fees may be paid by check (made payable to the Georgia Bankers Association) or you may request that your bank be invoiced.

- ☐ Pre-Conference Workshop: \$125/pp (submitted through Dec. 1)
- ☐ Pre-Conference Workshop: \$175/pp (submitted Dec. 2 and after)
- ☐ Conference: \$350/pp (submitted through Dec. 1)
- ☐ Conference: \$400/pp (submitted Dec. 2 and after)
- ☐ 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

Please return your completed registration form by mail or email to:  
Georgia Bankers Association | 50 Hurt Plaza, Suite 1050 | Atlanta, Georgia 30303  
Ph 404.522.1501 | abarber@gabankers.com

GEORGIA BANKERS ASSOCIATION  
50 Hurt Plaza, Suite 1050 | Atlanta, Georgia 30303 | 404.522.1501

GEORGIA BANKERS ASSOCIATION

GBA | U

the resource that empowers

2016

CREDIT  
CONFERENCE

December 15-16, 2016

Renaissance Atlanta Waverly Hotel

www.gabankers.com

ADVOCACY / COMMUNITY / EDUCATION / SERVICES





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 will do just that, with a slate of excellent sessions designed exclusively for bankers managing the daily credit challenges inside their institutions. I am excited to announce the 2016 Credit Conference will be Dec. 15-16 at the Renaissance Atlanta Waverly Hotel & Convention Center.

This year, we’ve added a pre-conference workshop, “Preparing for the Next Generation of Troubled Assets,” which will be taught by Mike Allen. Intended for bankers on the rise at their banks, senior credit professionals and CEOs, this workshop will provoke strategic thought and discussion around early detection, planning and management of that next generation of troubled assets. We encourage you to include this workshop in your plans. The “official” conference will begin at noon Thursday and end at noon Friday.

As chair of this year’s Credit Committee, I would like to thank Vice Chair Scott Swafford 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. 15-16 in Atlanta!

Sincerely,

David Caswell  
2016-2017 Credit Committee Chair  
President/COO  
Century Bank of Georgia, Cartersville



2016-2017 Credit Committee

Mr. David Caswell, Chair Century Bank of Georgia, Cartersville	Mr. Kip Herndon, Group 10 Bank of Madison	Ms. Erika Lane, At Large Synovus Bank, Athens
Mr. Scott Swafford, Vice Chair United Bank, Barnesville	Ms. Rebecca Abraham, At Large Resurgens Bank, Tucker	Mr. Brian Savage, At Large Oconee Federal Saving & Loan Association, Toccoa
Mr. Brent Sammons, Group 1 Altamaha Bank and Trust Company, Vidalia	Mr. Mike Allen, At Large State Bank & Trust Company, Atlanta	Ms. Tami Stein, At Large Quantum National Bank, Suwanee
Mr. Sam McCard, Group 2 South Georgia Banking Company, Tifton	Mr. Don Allison, At Large Mountain Valley Community Bank, Cleveland	Mr. Neil Stevens, At Large CenterState Bank, N.A., Macon
Mr. Eddie Hoyle, Group 3 Colony Bank, Fitzgerald	Mr. Rob Beall, At Large Private Bank of Decatur	Mr. Bill Thompson, At Large Queensborough National Bank & Trust, Augusta
Mr. Bill Stump, Group 4 Community Bank & Trust-West Georgia, LaGrange	Mr. Buddy Bennett, At Large Wells Fargo & Company, Cartersville	Ms. Donna Wade, At Large Renasant Bank, Cumming
Mr. David Coxon, Group 5 Georgia Primary Bank, Atlanta	Mr. Dave Buckridge, At Large Commercial Banking Company, Valdosta	Mr. Bill Walker, At Large Legacy State Bank, Loganville
Mr. Stacy Brantley, Group 6 Morris Bank, Dublin	Mr. Mark Donovan, At Large First Landmark Bank, Marietta	Mr. John Westervelt, At Large Heritage Bank, Jonesboro
Mr. Clark Hungerford, Group 7 Vinings Bank, Smyrna	Mr. Peter Faser, At Large SunTrust Robinson Humphrey, Inc., Atlanta	Mr. Mark Wills, At Large Georgia Bank & Trust Company, Augusta
Mr. Jim Watson, Group 8 Farmers & Merchants Bank, Lakeland	Mr. Shannon Fortson, At Large Pinnacle Bank, Elberton	Mr. Rik Lane, Associate Member Representative Synovus Correspondent Banking, Columbus
Mr. John Moreau, Group 9 Hamilton State Bank, Canton	Mr. Greg Griggs, At Large Hamilton State Bank, Marietta	Mr. Steve Powell, Associate Member Representative Steve H. Powell & Company, Statesboro
	Mr. Mike Henry, At Large Persons Banking Co., Inc., Forsyth	

Program Agenda - Thursday, December 15

8:15 a.m.	<b>Pre-Conference Workshop Registration and Continental Breakfast</b>
9-11:30 a.m.	<b>Pre-Conference Workshop: Preparing for the Next Generation of Troubled Assets</b> <b>Mike Allen</b> , Sr. Credit Officer, State Bank and Trust <i>This workshop will provoke strategic thought and discussion around early detection, planning and management of the next generation of troubled assets. Do they possibly already reside on your balance sheet? Topics will include cultural considerations, steps to help manage criticized/classified assets, guarantor considerations and other tools at your disposal. Are we repeating past mistakes?</i>
11 a.m.	<b>Conference Registration and Boxed Lunch</b>
Noon	<b>Opening Remarks and GBA Update</b> <b>Joe Brannen</b> , Georgia Bankers Association <b>Welcome and Introductions</b> <b>David Caswell</b> , Chair, GBA Credit Committee
12:30 p.m.	<b>Economic Update</b> <b>Roger Tutterow</b> , Director, Econometric Center, Michael J. Coles College of Business, Kennesaw State University
1:30 p.m.	<b>Sponsor Mini-Presentations and Break</b> <i>Sponsored by The First National Bankers Bank</i>
2 p.m.	Compliance Hot Topics: What You Need to Know and Why <b>Moderator: Thomas Williams</b> , Senior Compliance Manager, United Bank <b>Panelists: Gary Clayton</b> , FDIC; <b>Greg Jones</b> , Porter Keadle Moore; <b>Rich Parker</b> , Georgia Dept. of Banking and Finance; <b>Joel Palmer</b> , OCC (invited) <i>Compliance reaches across every business line in your bank. A panel featuring a senior compliance manager, a regulator or two, and a compliance auditor will discuss the main compliance issues and what credit professionals need to know about them.</i>
3:15 p.m.	<b>Break</b>
3:30 p.m.	<b>The State of the Military’s Presence in Georgia: Financial Impact and Forecast</b> <b>Moderator: John Hall</b> , CEO, American Pride Bank, Vice Chair, Military Affairs Committee, Macon-Bibb County Chamber of Commerce <i>Continued in next column...</i>

**Panelists:** Retired Air Force Maj. Gen. **Robert McMahon**, others invited  
*This panel discussion of military insiders and industry experts will share their insights on the state of the military’s presence in Georgia, what’s on the horizon and the possible economic and financial impact to Georgia banks and communities.*

4:35 p.m. **The State of Housing in Georgia**  
**John Hunt**, Founder and President, ViaSearch LLC Principal, MarketNsight  
*Back by popular demand, John will explain the state of housing in Georgia, including metro Atlanta and a statewide perspective. John will also forecast the coming quarters.*

5:30 p.m. **Opening Reception**  
*Sponsored by CSRA Business Lending*

Friday, December 16

7:15 a.m.	<b>Continental Breakfast</b>
8 a.m.	<b>Legal Issues Update</b> <b>James H. Moore, III</b> , Moore, Clarke, Duvall, Rodgers
9 a.m.	<b>Sponsor/Exhibitor Mini-Presentations and Break</b> <i>Sponsored by The First National Bankers Bank</i>
9:30 a.m.	<b>Successful Millennials: How and Where They Bank and Why</b> <b>Moderator: Evan Sparks</b> , Chair, Millennial Task Force, American Bankers Association <b>Panelists: David Cummings</b> , Atlanta Tech Village; <b>Ryan Wilson</b> , CEO, The Gathering Spot <i>A panel of Georgia millennial entrepreneurs will answer questions we all have such as: Do you bank with a traditional bank? How do you choose a bank? How do you communicate with your bank? What do you expect out of a bank? We'll also examine common preconceptions and misconceptions of this growing generation.</i>
10:45 a.m.	<b>Break</b>
11 a.m.	<b>Alternative Delivery Channels</b> <b>Steve DePerrieu</b> , Vice President, Channels and Analytics, Computer Services, Inc. (CSI) <i>Marketplace lending providers remain a factor in the small business and consumer lending space. How do Georgia community banks use their strengths to step up the competition?</i>
Noon	<b>Adjourn</b>