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MAY/JUNE 2022

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May/June 2022



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On the cover: Dr. Ambre Kragor and Dr. Andy Kragor of Kragor Orthodontics in Canton with Chris Cochran, Senior Vice President & Commercial Loan Officer, Affinity Bank, Atlanta.

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**John McNair**  
President & CEO  
Community Bankers  
Association of Georgia



## The Quest for Loan Growth

As Ole'Swags and I travel across the state, we continue to hear a common theme: Georgia's community banks are flush with cash/deposits and are looking for deployment opportunities. Seems like the quest for loan growth is pervasive throughout the state regardless of location. While the combination of increasing interest rates and excess deposits will provide some additional spread, the quest for loan growth will likely continue for 2022 and into 2023. As a result, CBA has dedicated this issue of Georgia's Communities First to helping our members find alternative lending solutions and lending efficiencies.

Over the years, CBA has assembled a vast network of best-in-class partners and provider firms to assist our members in many different areas. Regarding the areas of lending, I want to touch on a few key areas for your consideration. Throughout this publication, we have asked several of our partner firms to provide more detail on their offerings and describe how their solutions can assist your bank.

**SBA Lending:** For nearly 20 years, I have advocated SBA lending as an option for our community banks. SBA loans can be a win-win for both the borrower and the bank when used properly. SBA loans can be a great option for new customers trying to preserve cash. For the banks, SBA loans justify a higher interest rate, and the guaranteed portions are very liquid often commanding strong premiums- which result in non-interest income for the bank. SBA loans are specialized; therefore, if staffing and back-office resources are not available, CBA has partnered with several local and reputable Loan Services Providers to assist. For even a small community bank, 2-3 SBA loans per year can make a huge difference in the bank's overall performance.

**Mortgage Lending:** Unfortunately, many community banks have exited this business all together due to compliance and regulatory costs. While understandable, business, and cross selling opportunities are being lost by not offering a mortgage solution. Multiple companies exist that can assist community banks by providing scalable services based on the bank's staffing needs and operational capabilities.

**College Loans:** Georgia has over 200 colleges and universities throughout the state. I have been encouraging community bankers to reach out to the various career centers at schools to help in securing internships and full-time employees; however, community bankers should also reach out to the respective financial aid offices as well. Community banks can and should do college loans. CBA will soon announce a partnership to help in this area.

**Efficiency:** As you know, CBA has taken a leadership role in identifying technology-based solutions for our member as well as offering educational programs to help grow the knowledge base of our bankers. Utilizing loan application technology solutions for consumer, mortgage, and commercial lending improves accuracy, overall efficiency, and enhances the customer experiences. Intentional focus on improving the efficiency ratio via technology-based solutions is a must for community banks in today's environment.

I hope you will find this issue beneficial in your quest to find loan growth this year and beyond. As always, please let us know how best we can serve your needs. Thank you for your support of CBA and remember—**THINK CBA FIRST!** ~

A handwritten signature in blue ink, appearing to read 'John', with a stylized flourish at the end.



**Rebeca Romero Rainey**  
President and CEO  
ICBA



## All in.

"All in." That phrase echoed throughout ICBA LIVE this year, and it's an expression that I have fully embraced. Because it's more than a saying; it's a rallying cry for community bankers. Being all in means we put the needs of our customers and our communities first, in three distinct ways:

1. We design "wow" moments. Everything feeds into the customer experience, and that ability to meet and exceed customer expectations is what distinguishes us as community bankers. We constantly ask ourselves how we can get to yes for our customers, not taking no for an answer. That resilience creates moments of customer surprise and delight—when we help them realize their dreams by going that extra mile.

**"Everything feeds into the customer experience, and that ability to meet and exceed customer expectations is what distinguishes us as community bankers."**

2. We support our customers' financial life stories. A community banker is on a journey with their customer, through the ups and downs of life. For example, an agricultural farmer may have one season of good and productive crops and a drought in the next one, leaving them in need of a different sort of bank support. Being a community banker means that we're not looking at this experience as a single season. We see it as a full cycle. The relationship we've created offers us the opportunity to support that customer through the good and the bad, the challenging and the easy, and to meet their needs based on where they are on their path.

3. We create a culture of connection. In a community bank environment, you see first-hand that banking is not about transactions but about the people behind them. When you get a direct call from someone in your community who has a question or needs your support, you have a desire to carry

the request all the way through to its natural conclusion. Because it's not just a call; it's a relationship. That passion stems from the culture, training and perspectives within the bank. It is who we are as community bankers.

This "all in" philosophy demonstrates precisely what it means to be a community banker. In fact, as we dive into this month's issue and read the stories of the standout banks that are this year's top performers,

one common thread arises: They are all in—for their teams, their customers and their communities.

And at ICBA, we're all in for you. We will continue to advance our mission in advocacy, education and innovation to ensure communities nationwide have access to community bankers—the bankers who will be all in for them. ~



# MEET JBBG'S Real Estate TEAM

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Many business transactions include the sale, tax-free exchange or mortgage of real property as a component of the transaction. Our real estate attorneys work with the firm's business attorneys to achieve the client's objectives in these matters. Similarly many estate planning transactions and estate and trust administration matters involve real estate issues, and our Real Estate Practice Group provides needed assistance in these areas as well.

The firm's real estate practice includes commercial and multi-family residential real estate and timberland transactions. Our attorneys draft mortgage instruments, leases, restrictive covenants, and other documents related to both commercial and multi-family residential real estate transactions. We assist our clients in responding to the challenges and opportunities of the real estate markets, often utilizing innovative and sophisticated approaches in order to meet our clients' objectives.

In addition to our standard commercial loan closing services, we have a robust government-guaranteed loan closing practice (SBA and USDA loans). Because government-guaranteed lending is a specialized type of lending, it is particularly important for those types of loans to be closed, serviced and enforced with the assistance of lawyers – like ours – well versed in the requirements that must be satisfied to preserve the government guaranty for the benefit of the bank.

We also handle construction loans, timberland transactions, condemnation proceedings, planning and zoning matters, and advise clients on landlord-tenant issues, foreclosures, and a variety of other real property matters.



**JAMES BATES  
BRANNAN GROOVER LLP**



# Highlights from the Georgia Legislative Session

**Lori Godfrey**  
Executive Vice President  
& Chief of Staff  
Government and  
Regulatory Relations



In the early moments of April 5, 2022, the legislature adjourned sine die. Measures approved by both chambers now head to the second floor of the Capitol for review by the Governor and his team.

As the gavels descended one last time this year, Governor Kemp had already signed more than 280 items into law, most of them local bills necessitated by the 2020 census and resulting local districting. He has forty days, until mid-May, to act on legislation from the 2022 General Assembly.

For their part, legislators have returned home and many are deep in campaign mode, raising money, engaging voters, participating in debates and townhalls. Sixteen Senators and 48 Representatives face an opponent in the May 24th Primary Election. A dozen others are seeking higher, statewide office. Because of the way Georgia's legislative districts are drawn, the Primary is typically the more competitive race. Districts are heavily weighted to favor either Democrats or Republicans so the General Election often appears to be a formality.

From an industry perspective, your Government Affairs teamed worked to stave off efforts that would have a significant negative impact to your operations. For others, the Association was proud to support passage.

The following measures were adopted by the General Assembly and are awaiting action by the Governor:

**H.B. 891—Department's Housekeeping Bill.** The bill contains proposed legislative changes identified internally or suggested by the industry over the course of the previous year. The major goal of these efforts is the streamlining or simplifying of existing statutes to make the Department's regulation more efficient and/or ease the regulatory burden on financial institutions while at the same time ensuring that these institutions are safe and sound.

The bill contains revisions to bank, credit union, installment lenders, money service businesses (check cashers, money transmitters, and sellers of payment instruments), and mortgage lender and broker laws.

Several changes in the bill are tied to the Department's ongoing review of its application processes to determine

where improvements can be made. HB 891 makes a number of changes related to acquisitions and changes in control involving banks and bank holding companies and the related application processes.

More importantly, many of the changes specific to money service businesses are related to the model law developed by the Conference of State Bank Supervisors ("CSBS") and the money service business industry. A stated goal of the model law is to harmonize definitions and requirements between the various states as it relates to regulated activity definitions, exemptions, control requirements, and prudential standards. Another goal is to ensure consumer protection and prevent bad actors from entering the money transmission ecosystem. This bill contains certain provisions of the model law dealing with control requirements.

**S.B. 470—Felony Convictions for Mortgage Lenders and Brokers.** Current law prohibits convicted felons from being employed in any capacity by mortgage lenders or brokers. SB 470 allows convicted felons to be employed by these licensees as a "non-covered" employee, meaning one that is not involved in residential mortgage loan-related activities for Georgia properties and does not have access to loan origination, processing, or underwriting information.

**S.B. 220—Financial Literacy Course in High School.** The bill requires students in eleventh or twelfth grade to complete a course of study in financial literacy beginning in the 2024-2025 school year. The State Board of Education will adopt content standards and establish requirements and procedures to ensure educators are deemed licensed to teach financial literacy no later than January 1, 2023.

**H.B. 1088 and S.B. 493—Non judicial Foreclosure for Time-Share Estates.** The bill addresses lien priority for non-judicial foreclosures on time-share estates; a substitute version prioritizes the holder that finances the lien.

**H.B. 997—Ad Valorem Timber Exemption.** The bill provides for a state-wide exemption from all ad valorem taxes of timber equipment and timber products held by timber producers.

# High-quality borrowers on demand.

**2021 BHG borrower:**

WA FICO: 734

WA Income: \$287,000

AVG Loan Size: \$109,000

WA Years in Industry: 20

WA DSCR: 2.6



**To learn more about BHG, please contact:**

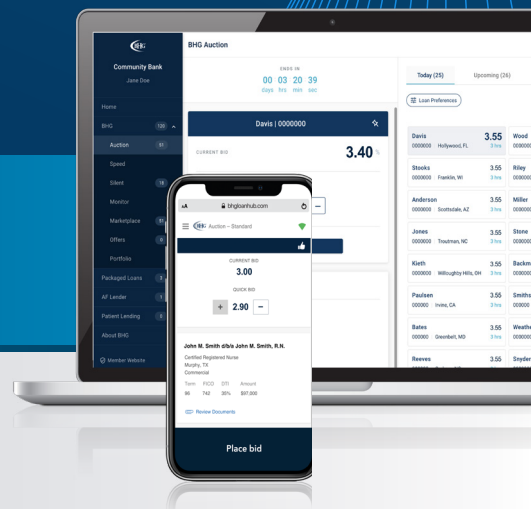
Brian Mullett, SVP, Institutional Relationships

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WA=Weighted Average





*Highlights from the Georgia Legislative Session (con'd)*

H.B. 961—Apportionment of Awards of Damages. The bill authorizes apportionment of damages in single-defendant lawsuits and provides for evidence of fault of nonparties.

S.B. 331—Employee Work Hours. The bill prohibits the regulation of employee work hours, scheduling, and output by local government entities.

S.B. 332—Inform Consumers Act. The bill requires online marketplaces to collect and verify basic seller information and sellers to provide that information to consumers in an effort to prevent criminals from selling stolen or counterfeit goods.

S.B. 363—Solicitations for Corporate Filings or Employment or Labor Posters. The bill provides for class action suits and for damages for violating the requirements for solicitations for corporate filings or employment or labor-related posters or notices.

The Association extended significant effort on two bills that did not pass. CBA was supportive of efforts to make Remote Online Notarizations permanent via HB 334. Disagreements between the chambers could not be overcome before time expired.

The industry was generally opposed to HB 1413 dealing with the Commercial Property Assessed Clean Energy (C-PACE)

program due to concerns about priority lien status. In general terms, the C-PACE program provides a financing mechanism used by local governments to allow commercial, industrial, and multi-family property owners to finance energy efficiency and renewable energy improvements through their property tax payment. Financing for C-PACE projects may be provided by municipal bonds or third-party capital and repayment responsibility transfers to the next owner if the property is sold. Currently, Atlanta has a C-PACE program through Invest Atlanta, the City's official economic development authority.

During session, CBA and other trade groups representing financial institutions worked diligently with several proponents of the bill to discuss the topic and to explore questions about how the program works. Since adjournment, proponents have reached out to CBA and offered to educate our bankers about the mechanics of C-PACE financing. While the next regular legislative session doesn't begin until January 2023, work is already underway for items that may come to fruition next session.

CBA is currently scheduling town hall talks that will be held around the state later this summer and fall. Clay shoots are scheduled for Fall 2022 and our silent auction will be held in conjunction with our Annual Convention. Please keep your eyes open for ways to support CBA's grassroots Advocacy efforts.

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## The Ultimate in Networking and Fun!

That's a wrap for the 2022 CBA Topgolf Showdowns to raise money for CBA's Advocacy efforts. Bankers and partners enjoyed an afternoon of golf, food, refreshments, prizes and networking in both Atlanta and Augusta. Special thanks to our sponsors and to all who came out to support CBA.

**Congratulations to the winners!**







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# FACES OF BANKVALUE

From left to right: Michael Klinger, Assistant Vice President;  
Tom Wittenberg, Junior Financial Analyst; Yolanda Gu, Financial Analyst

New loan growth continues to be a challenge as most banks are extremely liquid with excess deposits. Net interest margin compression is at the top of everyone's mind so finding alternative ways to grow profitability in a low interest rate environment is a challenge all bankers are facing.

United Bankers' Bank provides loan participations as well as comprehensive investment services. Both of these provide opportunities for community banks to deploy excess liquidity into loan growth and increased interest income. We presently have approximately \$200MM down-streamed loans to our respondent banks, delivering earnings to their income statements.

UBB Securities utilizes a total balance sheet approach to investment portfolio management which ensures banks are adding incremental income in a strategic, cash flow-focused manner to structure balance sheets for success in months and years ahead.

UBB BankValue is comprised of experienced valuation advisors. With backgrounds ranging from accredited appraisers to institutional risk management and more, the team is well equipped to help you make important business decisions. From bank stock valuations, shareholder agreements and fairness opinions, to market research, to confidential merger and acquisition assistance, the BankValue team can assist you every step of the way.



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# Leverage Niche Markets for Next-Level Growth

**W**ith excess funds on the books, Georgia's community bankers are looking for ways to drive loan growth. CBA stands ready to assist and, in this issue, showcase a few vendor partners to help your bank reach new markets, meet customer needs more efficiently and automate the process.

Hear from several providers on a variety of products – SBA, college, medical, mortgage, USDA and digital lending. **Chris Cochran, Affinity Bank, Atlanta**, starts us off by sharing how his bank continues to grow by serving select business communities as well as offering new banking models to match customer lifestyles.

## Welcoming Change in How We Bank Our Communities

For over 20 years, we have experienced an evolution in how we attract, service, and maintain client relationships. Like other community banks, we hire passionate teammates that focus on creating an exceptional banking experience for our select communities. One major problem with relying on great client service as your core competency; it is not enough to thrive as a community bank when faced with competing against MEGA Banks, an increasing surge in Credit Unions, and consolidation. This article explores how our community bank continues to grow by serving select business communities as well as offering new banking models to match customer lifestyles.

Affinity Bank is very much a community bank. The difference with Affinity Bank is we believe to truly provide value, we need to understand and deeply immerse ourselves in the world which surrounds our target clients. We do this by identifying select communities and offering Lifestyle banking services. As an organization, we work tirelessly to OWN every aspect of our markets.

Currently, our select communities include the following:

1. Affinity Bank professional markets comprised of dental, medical, CRE, etc.
2. FitnessBank serving active lifestyle customers on a national platform
3. Newton Federal focusing on a geographical community for 90+ years
4. Dealer Select offering indirect auto financing
5. LeapFrog Mortgage funds our retail client's perfect pad

Affinity Bank has developed our dental and medical niche market since 2002. Below are a few examples of how we have become the Southeast's leading dental bank.



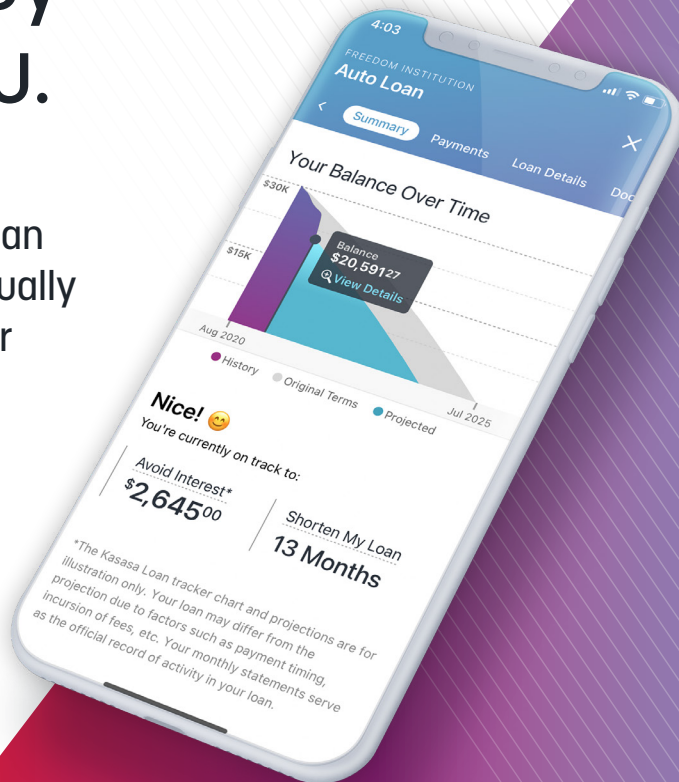
**Chris Cochran**  
Senior Vice  
President  
Affinity Bank

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As a business development group, our primary objective was to create relationships with the most influential leaders in the dental industry. We found true, over the years, that great people attract great people, and we were persistent in growing our dental business one great relationship at a time. Over time we implemented a Dental Advisory Board to help educate the bank on upcoming trends in the dental industry. Affinity Bank founded DOMA (Dental Office Manager's Association), which provides continuing education to dental office employees. Our business development officers educate students at dental schools in the Southeast regularly. Our involvement in the dental industry allows Affinity Bank to go beyond providing good service when a client calls to having the ability to live and breathe their daily wins and challenges.

Our understanding of the dental industry allows Affinity Bank to offer a specialized level of service with many advantages. Affinity Bank clients have confidence that we understand their issues and can provide solutions quickly. All team members can resolve almost any question or issue, from our client service representatives to the credit team to business development officers. This knowledge results

in our ability to save clients time and money and promotes high satisfaction. As a result, our clients think of us as one of them, and we are no longer selling a product or service. Affinity Bank experiences very low turnover with both clients and team members.

Another Lifestyle banking vertical, FitnessBank, launched in 2019 as a nationwide platform providing customers the means to step, track, and earn high-yield interest rates on a savings account based on tracking steps. The benefits of adjusting a simple banking model to complement a select group of individuals sharing the same experience, and tracking steps, allowed our team to hit a stretch goal of 500-600 accounts amounting to \$10,000,000 in deposit balances within a few months rather than years. Before the Covid-19 pandemic, with a dramatically tiered interest rate offering and compelling storytelling, influencer outreach, key sponsorships, and strategic advertising placements, we recognized nearly 3,000 account holders, known as "Member-Athletes," and \$100,000,000 in deposit account totals.

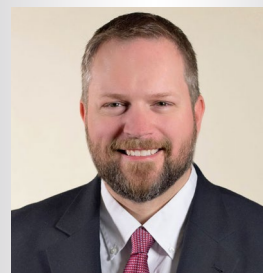


At Affinity Bank, we believe future business clients and personal banking customers will seek opportunities with banks that connect to their lifestyle and specialize in their interests. For that reason, we welcome what we believe is the future of community banking.

## Retain and Attract Customers with Mortgages

Today's banking and lending environment is more challenging than it has been in several years. Yet, coming out of COVID most banks are flush with cash they need to lend, but lessons from the banking crisis still curb the appetite for loans. So, how are banks to attract and retain customers during this precarious time? One of the most successful ways is by offering or strengthening a bank's mortgage department via third party originations.

Providing mortgage financing for homes means that community banks have an anchor product to attract additional customers, while not tying up money that is better used in the consumer and commercial lending markets. Additionally, if your customers are forced to find mortgage financing elsewhere because it is not something you offer, you are putting your relationship with them at risk.



**Skip Willcox**  
Vice President &  
Account Executive  
Crescent Mortgage





Closing SBA loans  
keeps doors open.

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You can count on ours.**

Your customers have never needed capital more than they do right now. Plus you need to offset narrowing margins by increasing noninterest fee income. SBA/USDA lending is the perfect answer. And ICBA recommends just one provider to make the process hassle-free: Holtmeyer & Monson. Give customers exactly what they need, at no net cost to your bank.

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### *Retain and Attract Customers with Mortgages (con't)*

Crescent Mortgage has provided mortgage services to community banks for almost 30 years. Crescent provides everything a community bank needs to get into the mortgage industry. A full range of mortgage products, an online based origination software, bank-branded POS online application, processing fulfillment, and more. Partnering with Crescent means your bank has essentially added an entire company's worth of mortgage staff to your bank to help your customers.

Already offering mortgages via an outside investor? There are some things that need to be taken into consideration. If you're paying thousands of dollars for loan origination software just for mortgage origination and online application capability its time to ask why. Crescent offers those products free, simply by being a partner. Does your current investor provide you with a no-recourse agreement, plus fully rep and warrant compliance with your loans? Probably not, but Crescent does both, regardless of how you are set up to do business with us.

In 2022, the residential mortgage market is driven by purchases and construction. Rates are returning to the historic mean and housing inventory is tremendously falling short. If your bank is providing residential construction, then you would benefit from Crescent's One Time Close Construction to Perm and One Time Close Renovation to Perm products. Originating construction loans using these products not only opens the door to new business, but also provides several benefits to both your institution and the customer. For example, you have a fully approved loan at closing, which means you know there is a home for that loan on the secondary market and the customer has peace of mind knowing they are already fully approved. Additionally, Crescent offers rate protection for up to 390 days. In this rate market, that provides everyone with peace of mind.

Even though the most recent refi boom is over, now is still a great time to offer mortgages. Grow your customer base, retain your existing customers and add non-interest income to your bottom line with Crescent Mortgage.

## Digital Lending – Providing ROI, Increased Efficiencies and Loan Originations

Community lenders must respond to the increasing demand for digital lending with easier application processes, faster credit decisions, increased transparency, and innovative borrowing options.

One solution is **Atlas Platform by StreetShares** which enables banks to get up and running in a fully digital, business lending environment in 45 days or less. Built by experienced business bankers, The Atlas Platform enables community lenders to use data-driven technology to deliver a superior digital banking product experience to their small business customers. It also specifically addresses the key challenges in small business risk assessment and decisioning to meet the financing needs of small businesses efficiently.

According to **Sanjay Bhaskar**, Fintech Executive at **StreetShares**, "Our commitment to providing lenders with state-of-the-art business lending capabilities, including business loans, automated decisioning, and business lines of credit, aligns with our focus on empowering more banks to better serve consumers and communities."



**Sanjay Bhaskar**  
*Atlas Platform by*  
**StreetShares**





**CHOOSE WISELY.  
CHOOSE CRESCENT.**

**With almost 30 years in business,**

Crescent Mortgage is proud to offer an expansive suite of loan products and technology, while being small enough to listen and cater to the needs of your institution.



**Skip Willcox**  
Account Executive  
(478) 357-4441  
swillcox@crescentmortgage.net  
NMLS ID 452843



**Sarah Golden**  
Account Executive Assistant  
(678) 591-4100  
sgolden@crescentmortgage.net

- Conventional, FHA, VA, USDA, Jumbo and a 1X close construction available
- Virtually recourse free agreement
- Fully customizable origination process

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[www.crescentmortgage.com](http://www.crescentmortgage.com)



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## SBA Lending – Service Customers & Increase Earnings



**Arne Monson**  
President  
Holtmeyer &  
Monson

Holtmeyer & Monson is an outsourced SBA/USDA lender service provider for community banks. We offer services that span loan packaging and closing, to securitization and sale, through portfolio management — making every aspect of the process profitable, efficient and compliant. Government guaranteed lending is critical for community banks, in order for them to provide small businesses with access to capital and serve their local community. But the institution also receives benefits as well. Lenders gain significant non-interest fee income from servicing fees and secondary market sales (premiums currently averaging 12-16%), while the government guarantees help mitigate risk and capital leverage issues. SBA/USDA lending can add growth opportunities and competitive advantage to enhance a bank's brand loyalty and expand utilization of other product offerings.

Currently, we're seeing an uptick in both new bank clients and SBA/USDA lending activity. One byproduct of the Paycheck Protection Program (PPP) is that a number of banks who were not then offering, or had previously abandoned, government guaranteed lending were reintroduced to the value these products bring to their local communities. At the same time, borrowers became more educated about the benefits that SBA/USDA loans provide when they secure capital to meet their dreams and goals.



**Terry Baker**  
Executive Vice  
President  
Peach State Bank

Why do community banks like working with Holtmeyer & Monson? This year, we're celebrating our 40th anniversary of providing hands-on experience and unbeatable expertise to banks around the nation. We know how the government agencies work, what they want to see and how they need it to be delivered. We comply in every respect and handle all of the complexities for you. With Holtmeyer & Monson as your lender service provider, there is no need to add staffing resources or overhead costs. We do all of the work for you, and at no net cost to the bank. And we're proud to set the industry standard for lender service providers, as the only vendor in our category who has been vetted, approved and recommended as an ICBA and CBA of Georgia Preferred Service Provider.

Terry Baker, Executive Vice President of Peach State Bank, a CBA of Georgia member, made the following comments to describe our company and services, "We're always looking for ways to generate fee income. SBA lending is a great way to service customers and increase earnings. We initially signed on with H&M for their expertise; now they've become our SBA loan operation and an excellent resource for everything from underwriting and sales of the guarantees to back-office accounting. We could never have participated in PPP loans at the level we did if it weren't for H&M."







**Helping your bank fight elder  
financial abuse in your community**



Georgia's seniors need your help! Make a meaningful impact by sponsoring the protection of vulnerable senior housing residents in your community. Contact us to learn about partnership opportunities within your bank's footprint.

**[shcpfoundation.org](https://shcpfoundation.org)**

**877-232-0859**



**Reid Moehn**  
Business  
Development  
College Ave  
Student Loans

## A Better Student Loan Experience For Your Bank and Customers

At College Ave Student Loans we're simplifying the student loan experience so families can get on with what matters most: preparing for a bright future.

The College Ave Referral Program allows Georgia banks to refer customers with private student loan needs to College Ave and in return, partners receive a referral fee. We manage all responsibilities including application, funding, disbursement and servicing.

College Ave has multiple student loan products that provide a better student loan experience for your customers. The program is simple and easy to implement and offers your customers a seamless student loan experience with tools and personalized products that ease the stress of borrowing.

### COMPLETE PRODUCT SET

- Undergrad, Grad, and Parent Loans
- Refinancing Loan

### BEST-IN-CLASS PLATFORM FOR YOUR CUSTOMERS

- 3-minute application delivers a simple, clear, and personalized borrower experience including an instant credit decision
- Fixed and Variable rate options
- No application, disbursement, or prepayment fees

### ONGOING MARKETING SUPPORT

- Streamlined program implementation
- Initial launch and refresher trainings
- Digital and print marketing collateral
- Prescriptive marketing strategy, including a calendar and library of assets

"Partnering with College Ave has been incredibly easy. Implementation was quick and easy, and they did all the heavy lifting for us. After we signed the contract and received the URLs for the co-branded landing pages, we were live in 7 days." — Clay Baum, Chief Information Officer, Lamar National Bank, Paris TX



## A BETTER STUDENT LOAN EXPERIENCE

FOR YOUR BANK & CUSTOMERS



- ✓ **Serve Your Best Customers**  
Keep these families banking with you
- ✓ **Avoid All Lending & Administration**  
Simply refer your customers with student loan needs

- ✓ **Generate Fee Income**  
Receive revenue for each funded loan
- ✓ **Private Student Loans**  
Undergrad, Grad, Parent, and Refinance

Find out more about partnering with College Ave Student Loans.

[collegeavestudentloans.com/partner](https://collegeavestudentloans.com/partner)

Reid Moehn | [rmoe@collegeave.com](mailto:rmoe@collegeave.com) | 619-865-3395



# The Clock Is Ticking!

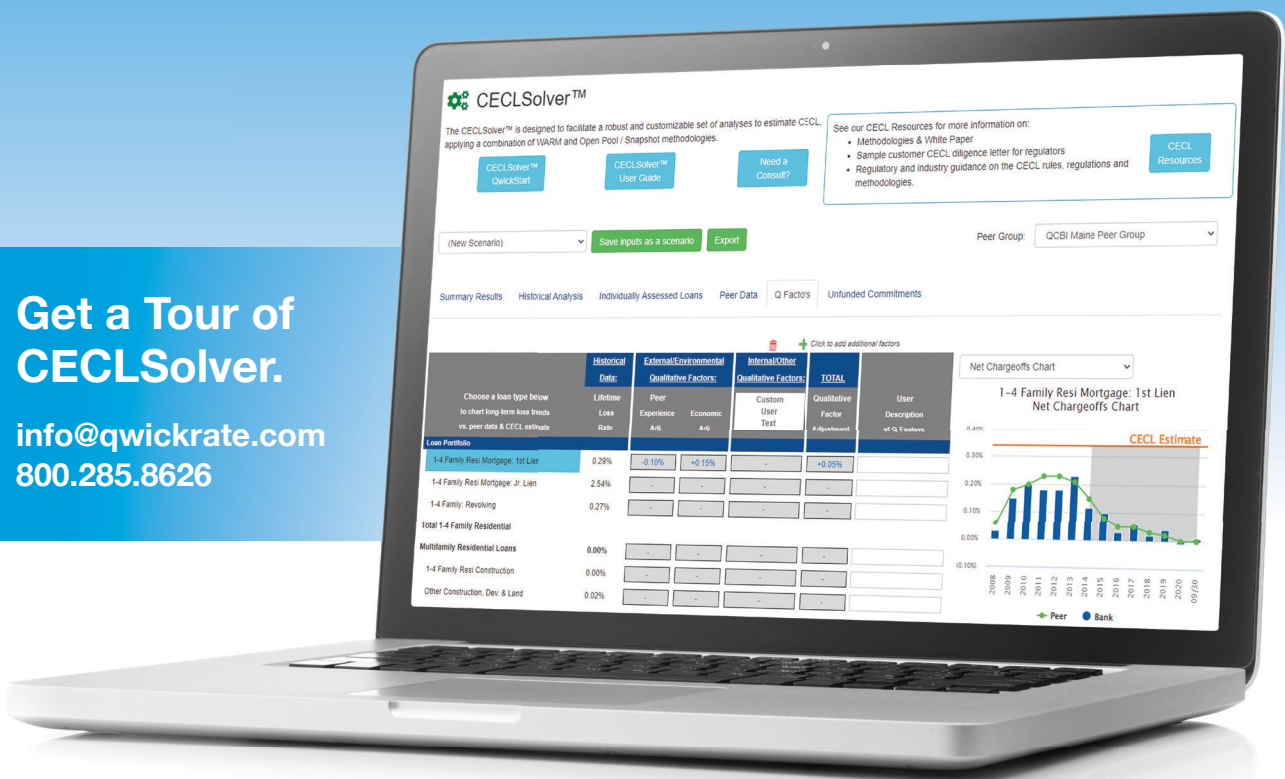
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- **Data handling done for you** – Let us aggregate the data and calculate your Weighted Average Remaining Maturity
- **Huge help for community banks** – Produce a CECL analysis that is informed and defensible
- **No analysis paralysis** – Replaces needlessly complex calculation methods and software services
- **Instant peer and historical data** – Enhance your Q-factors with instant historical and customized peer data



# USDA, Rural Development, A Partner Who Wants to Assist YOU!

Who will help our food supply chain companies with access to capital needed for their business? USDA will help YOU increase private investment to create a more resilient, distributed and fairer food supply chain for the American people.

The Food Supply Chain Guaranteed Loan Program, [www.rd.usda.gov/food-supply-chain-guaranteed-loans](http://www.rd.usda.gov/food-supply-chain-guaranteed-loans), guarantees loans of up to \$40 million for qualified lenders to finance food systems projects, specifically for the start-up or expansion of activities in the middle of the food supply chain. The program will support new investments in infrastructure for food aggregation, processing, manufacturing, storage, transportation, wholesaling, and distribution to increase capacity and create a more resilient, diverse, and secure U.S. food supply chain.



We work directly with approved lenders to back (guarantee) their loans to qualifying meat or poultry processors and others operating in the middle of the food supply chain.

Lenders that receive a federal loan guarantee typically are able to offer more competitive interest rates and terms. From a borrower's perspective, closing and making payments on a guaranteed loan is unlikely to feel different from any other loan.

Any regulated lender is eligible to participate in the Food Supply Chain program. This includes banks, credit unions, loan funds, and Community Development Financial Institutions (CDFIs), among others. Other non-regulated lenders can apply for eligibility for guaranteed loan program.

## Your Borrower must be:

- A business engaged in—or proposing to engage in—aggregating, processing, manufacturing, storing, transporting, wholesaling, or distributing food, OR:
- A business with existing or proposed contractual, lease, or service agreements with another entity or entities, including affiliated entities engaged in – or proposing to engage in – aggregating, processing, manufacturing, storing, transporting, wholesaling, or distributing food
- A business engaged in commercial food production, either directly or through contractual, lease, or service agreements with another entity or entities, including affiliated entities

If the business does not meet the above eligibility, USDA also provides a guarantee to other businesses under our OneRD Guaranteed Loan Program, [www.rd.usda.gov/onerdguarantee](http://www.rd.usda.gov/onerdguarantee). The current percent of guarantee is 80% up to the maximum loan of \$25 million. And don't forget about the guaranteed loan available through that program for Renewable Energy or Energy Efficiency type projects.

Karen encourages all lenders to consider these programs as an opportunity to help with economic development in our communities. Although the majority of our funding is located in rural areas, the Food Supply Chain Guaranteed Loan Program and our local foods initiative with OneRD Guaranteed Loan Program allows for businesses to be located in urban areas.

J. Al McKinnon, President & CEO, South Coast Bank, Brunswick, stated "The USDA has been a great partner with community banks assisting business expansion through their loan guarantee programs. Their team is easy to work with and has a mindset goal to make things happen. We have used the guarantee program on many occasions to get the ball across the goal line when credit enhancement has been needed and look forward to partnering with USDA on future opportunities. Our partnership with USDA guarantee programs has allowed us to extend over \$10 million in loans to businesses in our community and we currently have \$9 million in opportunities."



**Karen Davis**  
*Business Programs  
Director*  
USDA Rural  
Development  
Georgia



**J. Al McKinnon**  
*President & CEO*  
South Coast Bank,  
Brunswick



# Empowering your institution, not controlling your portfolio.

**Y**our business customers are looking for ways to pay, get paid, optimize and grow. Fitech by Deluxe specializes in leading them straight to you. From startups to well-established businesses, our strategies, our products and our solutions are designed to maximize profitability for your customers, while boosting your bank's bottom line.

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- POS, ECOMMERCE AND SOFTWARE INTEGRATION
- INTEGRATED RECEIVABLES AND PAYABLES
- BUSINESS INCORPORATION SERVICES
- HR AND PAYROLL SOLUTIONS
- FLEXIBLE, SCALABLE PROGRAMS BUILT FOR YOUR BANK
- UNMATCHED SERVICE AND SUPPORT
- AND SO MUCH MORE!

Fitech wants to empower your institution, not control your portfolio. We can help you gain a competitive edge in the digital marketplace and protect your relationship with your small business owners. This is big news for banks.

» **Contact us today to learn more.**

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**FITECH**  
by deluxe





**Brian Mullett**  
SVP, Institutional  
Relationships  
Bankers'

Healthcare Group

## Diversifying Your Bank's Portfolio & Earn Interest Income

BHG is transforming the financial industry—leveraging the power of data, analytics, and cutting-edge technology to become the number one source for professional loans and the creator of the largest community bank network in the country.

In 2001, BHG's founders set out on a mission to provide professionals with a better lending experience—one that was simple, efficient, and catered to their unique needs. Built around the belief that hard work prevails, BHG quickly grew from a team of three to over a thousand, including a specialized group dedicated to working with community banks.

To date, BHG has originated more than \$10 billion in loan solutions to top-quality borrowers, which community and midsize banks can access through a state-of-the-art loan delivery platform: The BHG Loan Hub.

By purchasing loans through the company's proprietary and web-based Loan Hub, community banks can diversify their portfolios and earn interest income. To date, the 1,400+ banks that make up the BHG Bank Network have earned nearly \$1 billion in combined interest income on these top-quality professional loans. Since 2001, no bank has ever taken a loss on the BHG Core Loan portfolio.

Building on two decades of innovation, the BHG Bank Network Membership offers a full suite of programs and a few include:

- Commercial and consumer loans – Diversify your portfolio with BHG's time-tested and proven assets. More than \$10MM in top-quality loans are available for purchase daily through the BHG Loan Hub.
- Digital lending – Offer financing to your customers online—with no additional risk on your balance sheet. Tap into BHG for origination and marketing support, and earn 2% immediate revenue off the total funded loan amount.
- Risk management services – Keep your bank ahead of regulatory and compliance changes by tapping into the experience of former regulators from the OCC, CFPB, FDIC, Fed, and more. RMSG provides an affordable suite of services to help your institution control risk.
- Patient financing – Earn fee income by helping hospitals in your community to make healthcare more affordable for their patients.



BHG is neither a true fintech nor a traditional bank—it embodies the best of both with top-notch data, analytics, technology, marketing, underwriting, compliance, speed, and customer service. This combination has led to BHG originating record volume from today's high-earning borrowers with top-tier credit scores.

Carving its own niche as a financial quantitative service company, BHG uses quantitative analysis to determine the performance potential of every borrower and the price risk. With data from over \$50 billion in underwritten loans, the analytics team has gained unmatched insight into its borrowers' industries, characteristics, and performance.

Using this enormous amount of data, the analytics team works closely with BHG's full-service, in-house marketing department to develop highly targeted campaigns, resulting in more than 43,000 professionals coming to BHG each month looking for financing.



# UPCOMING EVENTS!

## Mark Your Calendars for these Excellent Training Opportunities

May 9-11: HR/TD Conference

May 15-18 & June 8-9: Consumer Lending School

May 22-27: Barrett School of Banking

June 22-24: LEAD Retreat

August 18-19: Cyber Risk Summit

August 22-26: Advanced BSA/AML Officer School

September 15-17: Connect – CBA's Annual Convention

October 18-19: Advanced Deposits: Compliance & Audit **\*NEW**

Dec 13-15: BSA Fundamentals

CBA continues to provide relevant, timely, and effective education. Find our training calendar on the website or contact one of the “ladies of learning” to discuss your professional development needs and goals.

### JANUARY

ALLL/CECI  
TRID Basics (2 days)  
Credit Analyst Level 1 (2 days)  
Flood, Appraisals, Applications

### FEBRUARY

Branch Leadership  
Retail Banking Forum  
Credit Analyst Level 2  
Executive Channel  
IRA Fundamentals

### MARCH

Compliance Officer Bootcamp  
HR RAP  
Q1: Compliance  
GA Deposit Doc  
CBLA 1  
ICBA Live

### APRIL

Banker Regulatory Forum  
Branch Leadership  
BSA Fundamentals  
Executive Channel  
Innovation Exploration Forum  
Mortgage School  
Solving CECL Compliance

### MAY

CBLA 2  
CECL Stress Testing  
HR Conference + RAP  
Q2: Compliance  
TRID Advanced  
Consumer Lending School  
Regulatory Scrutiny of  
BAAS Partnerships

### JUNE

L.E.A.D. Retreat  
WINSPIRE

### JULY

Branch Leadership  
HR RAP  
Innovation: Implementing Deposit  
Programs

### AUGUST

Bank Security  
Cyber Risk Summit  
Adv BSA/AML School  
CBLA 3  
Executive Channel

### SEPTEMBER

CONNECT: Convention Sept 13-18  
Q3: Compliance  
Retail Banking Forum  
Innovation: Implementing  
Credit Programs

### OCTOBER

CBLA 4  
Branch Leadership  
HR RAP  
Advanced Deposits: Compliance and  
Audits (2 days)  
Director's College

### NOVEMBER

Banker Regulatory Forum  
BSA Update

### DECEMBER

Executive Channel  
HR Rap  
Q4: Compliance

# Education Buzz:

## Personal Wellness

"Success is a continuing thing. It is growth and development. It is achieving one thing and using that as a stepping stone to achieve something else." ~John C. Maxwell

Over the last many months, I have observed community bankers working overtime. When I say overtime, I mean more than just time, they are choosing to get the work done plus doing more to support their teams. What an encouraging sight to watch and hear about stories that influence our drive to continue learning, growing and doing whatever it takes to be successful. In John C. Maxwell's study of the laws of teamwork, it teaches us that the catalyst is the leader who brings energy

and fun to a team. A team catalyst has a drive to stir the team to endure. The heart of our Georgia community bankers continues to shine bright. As we continue striving for personal and professional success, don't forget to take care of yourself. Personal wellness is a process of achieving full potential. Have you considered what you are doing to improve your own well-being? To achieve our full potential, don't forget to take care of your mental health. What are your thoughts telling you? What are your friends telling you? Find a friend or co-worker and take a walk, talk about all the positive things that have happened to support your mental well-being. ~



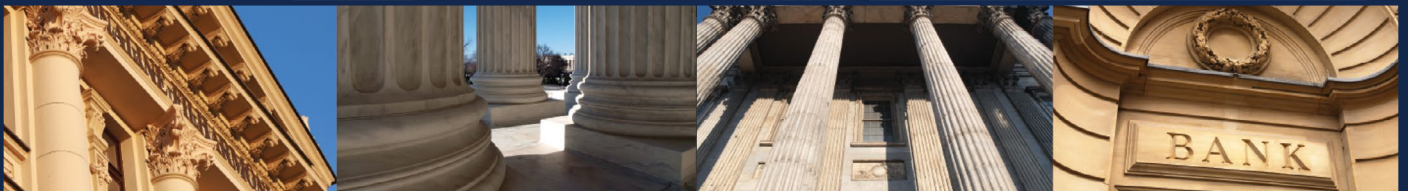
**Kristi Greer**  
Senior Vice President  
Director of Professional  
Development  
Community Bankers  
Association of Georgia

## BANK COMPENSATION CONSULTING

Bank Compensation Consulting (BCC) specializes in assisting financial institutions with the evaluation of their compensation programs. With BCC's help, banks identify deficiencies in their current programs and create customized plans to fill these gaps. BCC also helps identify ways to offset the cost of plans with Bank-Owned Life Insurance (BOLI).

BCC has helped more than 600 banks in 40 states with an expert team that includes CPAs, CFP®s, attorneys, MBAs, a former bank president and a former Bankers Association Chairman.

BCC is committed to being the best service provider to their clients. As an affirmation of this commitment, BCC created "BankCare" an internal quality control standard that complements their SSAE 18-SOC Certification.



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ATTRACTING QUALITY,  
DEVELOPING LOYALTY,  
EMBRACING LEADERSHIP.



# CBA's 54th Annual Convention & Mini-Trade Show



September 14-18, 2022 | Ritz Carlton | Amelia Island, FL

**Programming is September 15-17**

*Convention Topics Include:*



**To Boldly Go To Boldly Go...**  
**Stepping out of Ordinary into Extraordinary**  
Ray McElroy



**Behind Every Business is a Story**  
Stephanie Stuckey  
*Stuckey's*



**Breakout Session**  
**Cryptocurrencies: The Landscape, Use Cases, and Future Projections**  
Rahm McDaniel, *NYDIG*  
Marcie Bomberg, *WIPFLI*



**Breakout Session**  
**Five Critical Strategic Traps That Face U.S. Community Banks In 2022**  
Marty Mosby  
*Vining Sparks*



**ICBA Update**  
Rebeca Romero Rainey  
*ICBA*



**Banking as a Service (BAAS)**  
Eric Sprink  
*Coastal Community Bank & Coastal Financial Corporation*



**Regulator Panel Regulator Debrief/Recap and Legal Update with Q/A**  
Corrie Hall, *James-Bates-Brannan-Groover-LLP*  
Lori Godfrey, *CBA of GA*



**Breakout Session**  
**State of the Core Industry**  
David Saylor  
*Genesys Technology Group*



**Panel Strategies to Support Small Business & Community Banking. How Can Community Banks Support Small Business? Ask the Banker. Ask the Small Business Owner.**  
Stephanie Stuckey, *Stuckey's*  
Marty Mosby, *Vining Sparks*  
and additional panelists


 Register Today

Reserve Your Room

Agenda

Donate to Auction

Exhibits &amp; Sponsorships

## 2022 CBA Annual Convention Agenda

### Wednesday, September 14, 2022

- CBA Board Meeting
- Convention Registration
- Exhibitor Set-Up
- Board Reception\*
- Board Dinner\*

*\*Events by invitation only.*

### Thursday, September 15, 2022

- Breakfast
- Welcome and Opening Session with Stephanie Stuckey
- "General Session - General Session Panel Strategies to Support Small Business & Community Banking. How Can Community Banks Support Small Business? Ask the Banker. Ask the Small Business Owner."
- Exhibit Break Time
- Breakout Session - "Cryptocurrencies: The Landscape, Use Cases, and Future Projections" - Rahm McDaniel, NYDIG & Marcie Bomberg, WIPFLI
- "Breakout Session - Five Critical Strategic Traps That Face U.S. Community Banks In 2022" Speaker: Marty Mosby, Vining Sparks
- General Session & Announcements
- Afternoon On Your Own
- Night Event (PAC Fundraiser)

### Friday, September 16, 2022

- Breakfast
- Kick Off with Charles Potts, EVP/Chief Innovation Officer, ICBA
- General Session-Banking as a Service with Eric Spink
- General Session-The Great Resignation: Engage & Retain, Recruitment, Compensation-Panel
- Exhibit Break Time
- Breakout Session - State of the Core Industry - David Saylor, Genesys
- Breakout Session -Inclusivity and Innovation With People First Damon Moorer, President and CEO, TCM Bank N.A.
- General Session & Announcements
- Rebeca R. Rainey-President & CEO, Independent Community Bankers of America-ICBA Update
- Afternoon On Your Own

### Saturday, September 17, 2022

- Breakfast
- Kick Off
- Regulator Panel
- Regulator Debrief/Recap and Legal Update with Q/A Corrie Hall & Lori Godfrey
- Stretch Break
- General Session
- Break for Breakouts
- Breakout Sessions
- Keynote Address with Ray McElroy
- General Session & Announcements
- Afternoon On Your Own
- Chairman's Reception, Dinner and Party





Dear \_\_\_\_\_ ,  
[current provider]  
My \_\_\_\_\_ keep going  
[noun]  
up. I want to partner with an  
organization who \_\_\_\_\_  
[verb]  
on new technologies and  
their clients interests.

## I'VE DECIDED TO PARTNER WITH SHAZAM.

SHAZAM's a nonprofit organization; we don't answer to shareholders. While we work to earn a profit, we reinvest those dollars in technology and services, keeping costs down to the benefit of our clients.



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# SAVE THE DATE

# WINSPIRE

# YOUR BEST SELF

WEDNESDAY, JUNE 15, 2022  
HOTEL 45  
MACON

CBA

COMMUNITY BANKERS  
ASSOCIATION OF GEORGIA

We invite our ladies in community banking to join us for a day to relax, learn, be encouraged and gain tools for personal wellness. We will be at the brand new hotel in Macon, Hotel 45 for a hot breakfast, sit down lunch, networking, and a fitness class for all levels. Come dressed in your yoga pants.



# 2022 COMPLIANCE PROFESSIONALS PACKAGE



CBA

COMMUNITY BANKERS  
ASSOCIATION OF GEORGIA



**Presenter:**  
**Leah M. Hamilton, JD**  
ProBank Austin

## Compliance Program 3: Fair Lending, UDAAP, and CRA

Tifton: September 20, 2022

Macon: September 21, 2022

\*TBD: September 27, 2022

Statesboro: September 28, 2022

**Special Thanks  
to our Sponsor**

**Warren  
Averett**  
CPAs AND ADVISORS

**REGISTER TODAY!**



# The leading provider of branch automation and physical/electronic security to financial institutions across the Southeast.



## Case Study: Developing New Technology to Combat Today's Security Challenges

A customer called us to describe their predicament. Someone had come to one of their branches with the duplicated cards and PIN numbers they had bought on the dark web. In a matter of minutes, the criminals had hit all 6 ATMs at the branch and stolen \$60,000. Our customer wanted to know – was there anything we could do to attack this problem from the front end and avoid similar situations?

**Our Solution** - We turned our attention to our one-of-a-kind Security Connect research and development lab. Specifically, video analytics. This AI technology is able to monitor security camera footage in real-time, flagging the system and sending an alert when it detects activity occurring within certain parameters that each individual user can set.

Building on this idea, our team was able to develop a product for the customer to combat individuals attempting to fraudulently withdraw money from an ATM. This analytic camera is programmed to prompt an outdoor speaker to play a message if a person has been standing at an ATM for a specified time without doing a certain number of transactions. If video surveillance immediately records the same problem, the machine's screen automatically shuts off (without shutting down the whole system, which requires a 20 minute reboot) and stays off for 2 minutes after the person has left. The system sends an email to the bank regarding the incident so that the bank can follow up in a timely manner.

Our customer was hoping for a quick response, and we delivered. Within one month from their original call, our team had developed the equipment, set it up and tested it, and then installed the hardware and software in every branch. Since then, there have been no other incidents of ATM fraud at the bank.

STSG Group – Leading the way



**Adam Stephens**  
**VP Sales & Marketing**  
[adams@stsggrp.com](mailto:adams@stsggrp.com)

**855-683-9259**  
**[stsggrp.com](http://stsggrp.com)**



## Continue Growing Your Leadership Skills

### Program Highlights:

**What is Thought Leadership? How do you establish yourself as a thought leader?**

*Robert Zondag, Senior Manager, WIPFLI*

Robert H. Zondag brings to his client's 25+ years of leadership experience as an entrepreneur and executive in financial services, private enterprise, and agriculture. Robert is passionate about bringing clarity to his clients when they face complex business issues and regulatory matters.

### Use Your Voice Professionally

*April Farlow, Performance Coach*

April Farlow brings a wealth of knowledge and experience to support our industry. Using your voice to communicate professionally will include interactive discussions and exercises to enhance your personal, products and services and organizational voice strategies.

### Advocacy Update including How to Support Advocacy Efforts

*Lori Godfrey, Chief of Staff, EVP, Government, and Regulatory Relations, CBA of GA*

How to Use your voice to support the Community Banking Industry. Lori will give a legislative update while encouraging us to engage in the ongoing advocacy efforts at our state's capital. Plus, learn what can you do in your own communities.

Roundtable discussion topics may include...Investments, Non-Interest Income, Technology & Fintech, and more.

**REGISTER TODAY!**



**Robert H. Zondag, CTP**  
Senior Manager  
WIPFLI

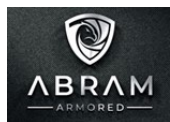


**April Farlow**  
Performance  
Coach



**Lori Godfrey**  
Executive VP &  
Chief of Staff,  
Government &  
Regulatory  
Relations  
CBA of GA

## Special Thanks to Our Sponsors



**CBA Group Rate is available now through Monday, May 23, 2022. Please call, 800-342-0212, and reference the Community Bankers Association of Georgia to book your room.**





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**Vendor Management & Risk Assessments:** When the technology is moving fast at your bank and management is asking you to turn around vendor management quickly. How to make sure that you are vetting new technology/fintech efficiently and effectively that aligns with regulatory guidelines. Marisa and Jim will share how to move through the process of vendor management at your bank, understand your risk appetite, keep the board informed, set expectations for management, and grow your technology portfolio for the bank to align with the bank's strategic plan.

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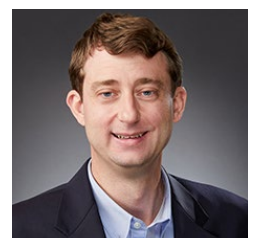
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*Instructor:*  
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### Innovation Exploration Regulatory Series: Live Virtual STREAM | 2:00 - 3:30 pm

#### Regulatory Scrutiny of BAAS Partnerships | Wednesday, May 25

Join Troutman attorneys and a regulator who will talk about the overall topic of the regulatory scrutiny of these programs and the regulatory guidance that applies to them. Specifically, the panel will talk in-depth about the federal bank agencies' guidance regarding third-party vendor management that applies to all of these programs.

#### Implementing Deposit Programs | Wednesday, July 20

Join Troutman attorneys and experienced BAAS bankers for a discussion on the unique features and challenges associated with prepaid and debt card and other deposit programs as well as the establishment of FBO account programs for third parties. The discussion will focus on the impact of the brokered deposit rules, BSA/AML requirements and other regulatory regimes that apply to these programs.

#### Implementing Credit Programs | Wednesday, September 7

Join Troutman attorneys and experienced BAAS bankers for a discussion on the unique features and challenges associated with credit cards and other credit programs for third parties. The discussion will focus on the impact of the true lender, valid when made and other regulatory regimes that apply to these programs.

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CBA's HR & TD League invites you to join their 2nd annual conference on the beautiful Jekyll Island. Community Bank HR Professionals have told us what topics they want, and we are delivering! We have invited subject matter experts to increase your knowledge plus participants will have the opportunity to create tools that will support bank strategies that include retaining & engaging employees.

#### TOPICS:

##### **HR as a Business Driver! - Caitlin Shetter, Chief People Officer, Paya**

Your HR & TD conference will open with a Keynote address: HR As a Business Driver! Caitlin Shetter is the Chief People Officer for Paya, a Fintech company in Atlanta where she leads full life cycle People Operations. As the leader of human resources, you will be empowered to be the HR Business Driver! Topics covered will include Change Management, working with C-Suite, Your Leadership Influence, And More.

##### **HR Tech: a Noisy Space- How to quiet the noise and utilize the right HR Tech**

##### **Brandon Kinsey, Kinsey Management Group**

In this session by Brandon Kinsey of Kinsey Management, participants will learn how to better understand current HR Technology software to manage the people demand of 21st century banking. This session will help professionals learn how to build a business case when seeking approval and matching a HR platform that fits their people needs. Participants will also understand how the right HR Tech can help them mitigate risk when hiring, managing, and leading during change. Lastly, the session will empower bank leaders in making the best choice when working with a consultant and creating a questionnaire to understand validity and best practices including EEOC compliance.

**Knowledge Transfer Session**—HR Interactive exercises to discuss and plan how to implement.

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# The Great Escape

**Jim Reber**  
President & CEO  
ICBA Securities



## Bond market braces for Fed's wind-down of its balance sheet

If bond investors (you) were running low on things to worry about for the rest of the year, I've got some terrific news: The \$9 trillion portfolio owned by our central bank will begin to shrink. Soon. And at a feverish pace, I might add.

We're into new territory for a number of reasons. The most obvious is that the mountain is double its size the last time a wind-down started. Another reason is that inflation, in case it's escaped your notice, is at a 40-year high. Still another is consumers no longer believe that prices will get back into their 2%-per-year box they've been confined to for the better part of a decade. So this high-wire act has some drama attached.

### The old playbook

Way back (hyperbole) in 2013, then-Fed Chairman Ben Bernanke announced the last unwinding without much warning, and begat the Great Taper Tantrum. Bond yields rose a lot, even though the Fed's balance sheet didn't actually start to shrink for several years. And even when it did, it was a very gradual process.

For example, the initial amounts in 2018 that rolled off were pegged at \$10 billion per month. That's a lot of zeros by most everyone's reckoning, but were small enough to be the equivalent of, as then-Fed Chairman Janet Yellen said, "watching paint dry." And, while the monthly caps eventually rose to \$50 billion, the market by and large shrugged off the wind-down. To be sure, rates rose in absolute terms between 2016 and 2018 as the Fed hiked a total of 10 times, but there were very logical and measured market reactions to these events.

### The playbook, 2022-style

What will this time's great escape look like? For starters, it appears the amounts that'll be leaving the party will be much larger even at the outset. Indications are the number will be around \$95 billion, per month. That could increase, depending on how quickly inflation starts to behave to the FOMC's liking. There's also the matter of the other mandate, maximum employment. What happens if consumption begins to dwindle as consumers can't afford to keep buying goods and services, and the labor market dries up?

At the moment the overriding concern is that inflation expectations are quite high. This has spurred the FOMC to act, and talk, aggressively to get prices under control. And there's a lot of raw material to work with: according to

Bloomberg, the Fed owns fully one-fourth of all Treasury securities, and an astonishing 40% of the agency mortgage-backed securities (MBS) market.

### Three wind-down strategies

When you get right down to it, there are only three ways to get rid of a bunch of bonds. They are determined by when the bonds will mature, how quickly the investor wants to get rid of them, and how much runoff is desired. (For all investors that are not central banks, the market gain or loss contained in the portfolio can impact which strategy is employed. It's irrelevant to the Fed.)

First, the investor can simply not reinvest all the proceeds that are running off. In the case of the Fed, over \$2 trillion will simply mature in the next two years, so if the objective is to shrink by around \$1.1 trillion per year, it will buy some, but not all, of what is rolling off. Secondly, if it wants to speed up the timetable, the Fed can reinvest none of the proceeds. Both cases are examples of passive Quantitative Tightening (QT).

The third, and potentially the most market-changing, is to actively sell some of the holdings. It's been a while since the Fed used this technique, as all of the runoff back in 2018-19 fell under the passive QT label. One reason this option has been floated is that most of the cash flow from its MBS holdings is from prepayments of loans, and since mortgage rates have skyrocketed this year, very few homeowners can now benefit from refinancing. So, actually selling some securities into the open market could be in play, and a seller of the Fed's scale could certainly affect the market.

Where does the Great Escape end? It's anyone's guess, particularly since the Fed is going to attempt a very public, highly complicated soft landing in the midst of all this. But, if the size of the balance sheet relative to Gross Domestic Product reverts to the pre-pandemic levels, it would settle out around \$4.5 trillion, around 2026. Fasten your seat belts. ~

*Jim Reber (jreber@icbasecurities.com) is president and CEO of ICBA Securities, ICBA's institutional, fixed-income broker-dealer for community banks.*







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# Culture and Strategy Are Two Sides of the Same Coin

If there is one positive consequence of the pandemic, it is how companies have become more thoughtful about their culture.

In the dark days of 2020, CEOs sought the right balance between empathy and expectation for performance, leading them to redefine their values and culture. And of course, a tight job market encouraged companies to be more explicit about their culture because candidates now seek greater purpose.

The question is – how do you define company culture? HBR stated in March 2022, “Despite culture’s sudden elevation in corporate life, its purpose remains a confusing topic.”

Let’s solve the confusion.

## On paper, culture is simple

Defining culture is simple enough: The Predictive Index defines “Organizational culture (as) your business core values, rewarded behaviors, and ultimately, performance drivers.”

Any company can define a set of aspirational values; after all, who does not want to be “innovative,” “competitive,” or “customer-minded”? But which matters the most?

However, the key is not to determine great values and behaviors; it is to determine the right ones, those which will translate your business goals into the daily actions of your employees, those that will inch you closer to your goal. They must eliminate confusion among employees as to what they are supposed to be doing.

## Your strategy feeds your culture

The only way to define the right culture for any organization is to start with strategy.

That may sound like a tall order when less than 50% of small and medium-sized businesses in 2022 have an explicit strategy, according to The Predictive Index.

The good news is that many CEOs may not have their strategy documented as thoroughly as a Fortune 500 would, but they have their goals and how to attain them clearly spelled out in their minds; the trick is to share them with employees.

It can be as simple as documenting which broad type of strategy they are pursuing: are they competing based on innovation? Based on operational effectiveness and low costs? Based on customer intimacy?

We often run strategy sessions with our clients. They are always exciting because they result in clarity and simplicity of purpose that has often evaded leaders before. But the trick is for employees, not just leaders, to experience that clarity and simplicity and fully understand the strategy.

## Do your employees understand your strategy?

Many leaders believe that the job is done when the strategy or the strategic plan has been defined. Quite the opposite: the job starts when the goals are set.

What matters the most is not that the strategy exists, but that it is understood by employees. When it is, associates behave in ways that will get you closer to your goals, and they will be “rowing in the same direction.”

A clear strategy reduces the execution tax that otherwise stems from conflicting goals and behaviors: for example, the Product team may try to create innovative products, but the Procurement team may still focus on purchasing lowest-cost components. When a company experiences these conflicting goals, it undermines the new product quality which results in delayed rollout, lost sales, and internal strife.

## You don’t know what you don’t know until you know it

You need data to assess if employees understand the strategy. Randomly asking employees over lunch break does not do it.

In our firm, we use Line-of-Sight<sup>SM</sup>, a strategy execution platform that, like an X-ray, cuts through appearances and establishes whether employees understand the company’s intent, and how confident they are that they really get it.

With that kind of data, the leadership can then determine whether more efforts are required to share and explain the strategy and perhaps address skepticism or simply misunderstanding. Remember, your strategy is effective only when employees start to behave in ways that get you closer to the company’s objectives.

## Where to start

We hope you are now seeing how culture and strategy really are actually the same thing. A strong culture unites people around simple goals and helps everyone get the job done, which means meeting your strategic business and revenue goals. Where do you start? ~



## Brandon Kinsey

Co-Founder,  
Chief Talent Optimizer  
Kinsey Management  
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# The Top Scams Affecting Senior Citizens Right Now and What Community Banks can do to Help

Older adults are targets for financial exploitation because they tend to possess more wealth than others—accumulated over their lifetime through hard work and saving. A decline in mental faculties for some seniors also makes them more vulnerable, especially residents of nursing facilities targeted by predators who take advantage of victims' memory loss. The CFPB reports that SAR filings on elder financial exploitation quadrupled from 2013 to 2017. One third of the individuals who lost money were ages 80 and older, and adults ages 70 to 79 had the highest average monetary loss.

Seniors are often targeted through the internet, mail, phone, in-home visits, and free offers specifically tailored to large groups of seniors. Though they are always changing, we'll discuss the most common elder scams happening now, and one way banks can help combat this problem.

## Medicare & Health Insurance Scams

Perpetrators may pose as a Medicare representative to get personal information, or provide bogus services at makeshift mobile clinics, then use the information to bill Medicare and pocket the money. Some even make false offers for free medical supplies or checkups that require the victim to provide their Medicare information and credit card number for supposed "shipping and handling" fees.

Another of the latest Medicare scams to pop up is where scammers are emailing, calling, and even knocking on doors, claiming to be from Medicare and offering all sorts of pandemic-related services if you "verify" your Medicare ID number. Among the offers is to send new cards they claim contain microchips.

## Zoom phishing emails

How this con works is that you receive an email, text, or social media message with the Zoom logo, telling you to click on a link because your account is suspended, or you missed a meeting. Clicking exposes you to the risk of an upload of malware, where personal information could become available for identity theft.

## Telemarketing/Phone Scams

Seniors were raised in an era that valued politeness and good manners, but this makes them more vulnerable to fraud. Often, they are less likely to hang up the phone or simply

say "no" to criminals pretending to be telemarketers or representatives of a company. Some telemarketing scams include:

1. The pigeon drop - The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a "good faith" payment by withdrawing funds from his/her bank account.
2. The fake accident ploy - The con artist gets the victim to wire or send money on the pretext that the person's child or another relative is in the hospital and needs the money.
3. Charity scams - Money is solicited for fake charities.

## Internet Fraud

If you've ever seen a pop-up window telling you that your computer has a virus, then you've come close to this type of fraud. Pop-up browser windows simulating virus-scanning software fools victims into downloading a fake anti-virus program, or an actual virus that opens personal information to scammers. Scammers are also sending fake text messages alleging there is big trouble with your internet account, a credit card, bank account, or shopping order on Amazon or other popular retailers. They want you to click on links and provide personal info.

## Solutions

CRA Partners, delivers Senior Sentry training to nursing, Vets' and, HUD senior homes that educates the elderly on how to avoid financial fraud and scams and offers a variety of CRA compliance programs established to create safe and secure living environments for the elderly with help from local banks. ~



**Shea Gabrielleschi**

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# Celebrate Employee Milestone Anniversaries Lifetime Service Awards

Community Bankers Association of Georgia (CBA) is proud to honor bankers who have reached a significant milestone in the banking industry with the Lifetime Service Awards. CBA will honor those who are planning to retire in this calendar year with 30 or more years of service in the community banking industry. The presentation will be made during a special event at the employee's bank or at CBA's Annual Meeting & Trade Show.



Each recipient will be honored by CBA through the following:

- An engraved plaque
- A press release and photo shared with their bank for their local media
- A feature on CBA's website and in the CBA Today eNewsletter
- Honorees with 50+ years in the banking industry will receive a customized gold and diamond lapel pin

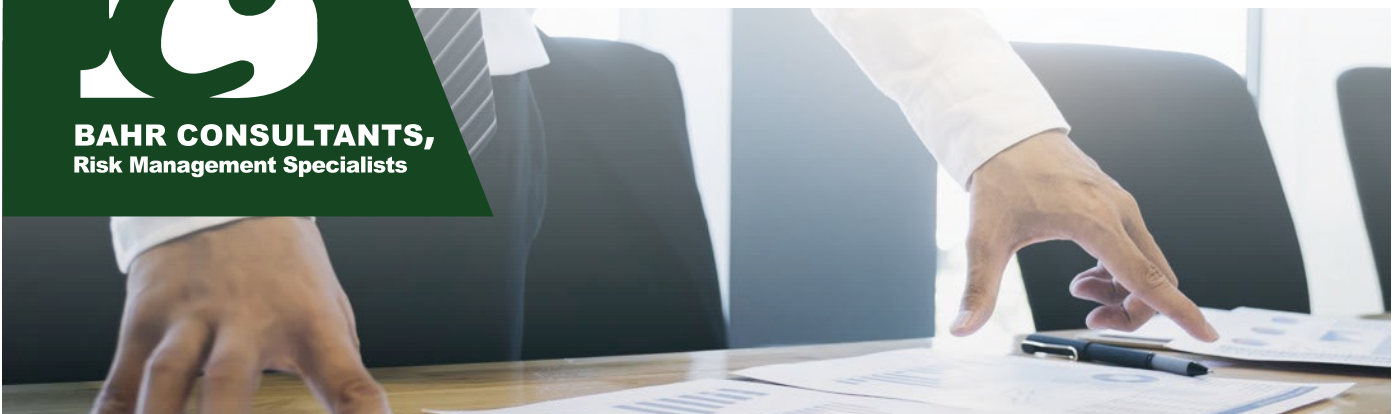
If you know a community banker who will reach the milestone of 30, 40 or 50 years of banking experience this year and has a proven record in excellent community involvement, please nominate the banker by using the online form on CBA's website.

Nominations should be submitted by the bank's President and/or CEO and should include detailed information on the individual's accomplishments. Contact Lindsay Greene for additional details or call CBA at (770) 541-4490. ~



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## Taking it to the Streets

CBA is thrilled to have welcomed bankers to numerous programs over the past month. Here are a few scenes from BSA Fundamentals, ICBA Capital Summit, Executive Channel, Retail Banking Forum, Mortgage Lending School, and Innovation Exploration. Keep up with the latest offerings by visiting our [events calendar](#).



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