

**Credit Conference
December 7-8, 2017**

Renaissance Atlanta Waverly Hotel & Convention Center

GBA

GEORGIA BANKERS ASSOCIATION
the resource that empowers

The GBA 2017 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 12:15 p.m. at the Renaissance Atlanta Waverly Hotel & Convention Center, and we'll have a complimentary pre-conference session on "The State of Georgia Housing" with John Hunt from 10:15-11:30 a.m.

Registration Price and How to Register

The per person registration price is \$350 for registrations received through Nov. 22, \$400 for registrations received beginning Nov. 23. You may register online at gabankers.com or return the form below via mail or email to GBA. Registration fees may be paid via check (made payable to the Georgia Bankers Association) or you may request that your bank be invoiced. If you would like to pay via credit card, contact Kathy Friestad.

Conference Cancellation and Refund Policy

No refunds will be given after Nov. 30. However, substitutions are always welcome. With questions, contact GBA's Kathy Friestad, 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. 15 but rooms may sell out before that date. 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.

In compliance with the Americans with Disabilities Act of 1990, GBA will make all reasonable efforts to accommodate persons with disabilities at its meetings. Call the GBA office with your request.

Credit Conference



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.

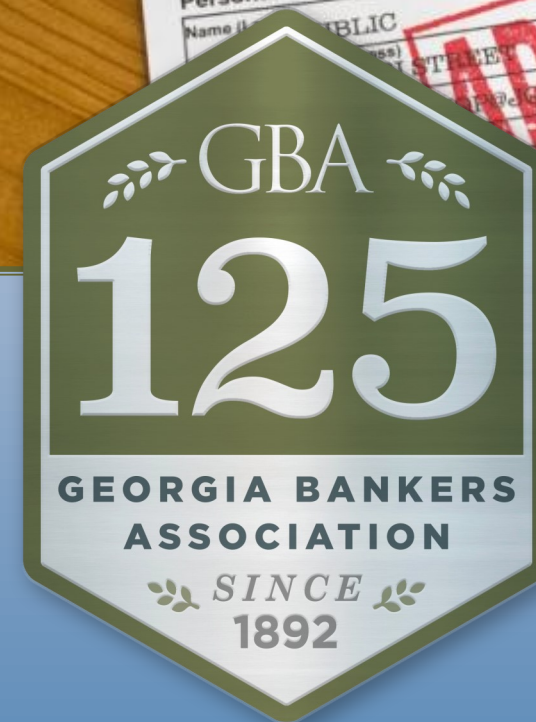
- Conference and Pre-Conference Session: \$350 per person through Nov. 22 / \$400 per person on or after Nov. 23
- Conference Only: \$350 per person through Nov. 22 / \$400 per person on or after Nov. 23
- Pre-Conference Session Only: Free
- Check enclosed (payable to the Georgia Bankers Association)
- 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

**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 | kfriestad@gabankers.com**

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



**December 7-8, 2017
Renaissance Waverly
Atlanta
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 features a slate of excellent sessions designed exclusively for bankers managing the daily credit challenges inside their institutions. I am excited to announce the 2017 Credit Conference will be Dec. 7-8 at the Renaissance Atlanta Waverly Hotel & Convention Center.

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 take 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. You will also notice we have added concurrent breakout sessions that will offer insight on loan opportunities and programs that are available across the state. I encourage you to review the topics ahead of time to determine which session best fits your interest.

As chair of this year’s Credit Committee, I would like to thank Vice Chair Bill Thompson 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. 7-8 in Atlanta!

Sincerely,

Scott W. Swafford
2017-2018 Credit Committee Chair
Chief Operating Officer, United Bank



2017-2018 Credit Committee

Mr. Scott W. Swafford, Chair United Bank, Barnesville	Mr. J. Michael Allen, At Large State Bank & Trust Company, Atlanta	Mr. M. Gregson Griggs, At Large Hamilton State Bank, Marietta
Mr. William R. Thompson, Vice Chair Queensborough National Bank & Trust Co., Augusta	Mr. Donald E. Allison, At Large Mountain Valley Community Bank, Cleveland	Mr. Michael W. Henry, At Large Persons Banking Co., Inc., Forsyth
Mr. R. Brent Sammons, Group 1 Altamaha Bank and Trust Company, Vidalia	Mr. Charles L. Bennett, Jr., At Large Wells Fargo & Company, Cartersville	Mr. Paul Hoerig, At Large BB&T, Alpharetta
Mr. Sam McCard, Group 2 South Georgia Banking Company, Tifton	Mr. Philip Bernardi, At Large Oconee State Bank, Watkinsville	Ms. Erika H. Lane, At Large Synovus Bank, Athens
Mr. M. Edward Hoyle, Jr., Group 3 Colony Bank, Fitzgerald	Mr. David D. Buckridge, At Large Commercial Banking Company, Valdosta	Mr. Joseph A. Pierce, At Large AB&T, Albany
Mr. William R. Stump, Jr., Group 4 Community Bank & Trust-West Georgia, LaGrange	Mr. David H. Caswell, At Large Century Bank of Georgia, Cartersville	Mr. Brian D. Savage, At Large Oconee Federal Savings & Loan Association, Toccoa
Mr. David R. Coxon, Group 5 Georgia Primary Bank, Atlanta	Mr. John C. Childs, Jr., At Large Exchange Bank, Milledgeville	Ms. Tamara Stein, At Large Quantum National Bank, Suwanee
Mr. Stacy M. Brantley, Group 6 Morris Bank, Dublin	Mr. Ray Crook, At Large Newton Federal Bank, Covington	Ms. Donna S. Wade, At Large Renasant Bank, Cumming
Mr. Clark F. Hungerford, Group 7 Vinings Bank, Smyrna	Mr. Mark Donovan, At Large First Landmark Bank, Marietta	Mr. John L. Westervelt, At Large Heritage Bank, Jonesboro
Mr. John S. Moreau, Group 9 Hamilton State Bank, Canton	Mr. Peter G. Faser, At Large SunTrust Robinson Humphrey, Inc., Atlanta	Mr. Mark J. Wills, At Large South State Bank, Augusta
Mr. Hubert G. Herndon, Jr., Group 10 Bank of Madison, Madison	Mr. D. Shannon Fortson, At Large Pinnacle Bank, Elberton	Mr. Richard K. Lane, Associate Member Representative Synovus Bank, Columbus
Ms. Rebecca A. Abraham, At Large Resurgens Bank, Tucker		Mr. Steve H. Powell, Associate Member Representative Steve H. Powell & Company, Statesboro

Program Agenda - Thursday, December 7

9:30 a.m. — **Pre-Conference Workshop Registration**
(This session is optional and complimentary.)

10:15-11:30 a.m. — **The State of The Georgia Housing Market**
John Hunt, Founder and President, ViaSearch LLC
Principal of MarketNsight

John will explain the state of housing in Georgia, including metro Atlanta and a statewide perspective. John will also forecast the upcoming quarters.

11 a.m. — **Conference Registration and Boxed Lunch**

12:15 p.m. — **Welcome and Introductions**
Scott Swafford, Chair, GBA Credit Committee
Chief Operating Officer, United Bank

12:25 p.m. — **Banking and Regulatory Update**
Kevin Hagler, CEM, Commissioner, Georgia Dept. of Banking and Finance

Kevin will update attendees on what he is seeing around the state, including regulatory trends to watch out for and his projection on the scope of regulatory exams in the coming months. Kevin will also discuss the overall state of the banking industry in Georgia.

1:15 p.m. — **Concurrent Breakout Sessions:**

Georgia Dept of Community Affairs Loan Assistance Programs
Timothy Smith, SSBCI Program Consultant, Georgia Dept. of Community Affairs

Tim will share a high-level overview of the programs that the Georgia Department of Community Affairs provides in bringing resources and assistance to communities via funding, incentives, partnerships and technical assistance. Specific reference will be made to the Georgia Small Business Credit Initiative Program that has partnered with the Georgia banking community since 2012.

C & I Loans: Compete with Tax Exempt Loans
Sam Macrina, Senior Vice President, MEDFAS (Manufacturing Economic Development Financing Association)

C & I Loans provide one of the highest ROI because of the many services these credits use. Deposit accounts, cash management, treasury and merchant services and more. By offering these companies tax exempt commercial loan rates, your bank gains a competitive advantage.

2:15 p.m. — Break

2:30 p.m. — **Cybersecurity: What You Need to Know and Why**
Mark C. Ray, Managing Director and Head of Digital Investigations, Nardello & Co.

Today’s cyber threat landscape is continually changing. Digital and online threats evolve on a daily basis, and infiltrate every aspect of our personal and professional lives. Mark will discuss the cyber

threats individuals and organizations have been facing over the past year, as well as strategies for preparing for and defending against cyber attacks.

3:55 p.m. — **Economic Development in Georgia and Opportunity for Georgia’s Banks**

Moderator: **Scott Swafford**, Chief Operating Officer, United Bank
Panelists: **Christopher Nunn**, Commissioner, Georgia Department of Community Affairs

Ryan Millsap, Owner, Black Hall Studios
Jeff Stepakoff, Executive Director, Georgia Film Academy
Lee Thomas, Deputy Commissioner, Film, Music & Digital Entertainment, Georgia Dept. of Economic Development

Georgia has seen a huge increase in economic development and growth in the film industry over the past few years. With the growing financial impact to our economy and statewide focus to attract even more development, what opportunities exist for banks across the state? How has this growth impacted our local communities? How do we prepare our banks and our customers? Our panel will help educate us on these questions and more.

5:15-6:15 p.m. — Opening Reception

Friday, December 8

7:15 a.m. — Continental Breakfast

8 a.m. — **GBA Advocacy Update**
Joe Brannen, GBA President and CEO

8:20 a.m. — **Elder Financial Exploitation: The Financial Institution’s Role in Prevention Efforts**

Pete Stuart, ACT Specialist, Senior Vice President, Director of Security, State Bank and Trust Company

Elder financial exploitation can dramatically impact your financial institution and the customers you serve. With elder abuse cases continuing to rise in Georgia, it’s important for bankers in all arenas to be informed and proactive when this crime affects your community. An expert in this field, Pete will discuss protocol for identifying and reporting elder financial exploitation and filing suspicious activity, case examples on the lending/credit side and best business practices for handling these events.

9:30 a.m. — Break

9:45 a.m. — **Peer Group Discussions**

11 a.m. — **Economic Update**
Roger Tutterow, Director, Econometric Center, Michael J. Coles College of Business, Kennesaw State University

Roger will review the outlook for economic factors that affect financial risk managers’ decisions.

Noon — Adjourn