

In Touch

October 2011

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Community Bankers Association of Kansas



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**BUT CAN COMMUNITY
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• Announcement •

The Trust Company of Kansas is pleased to announce the addition of **Kadon Hodson**. Kadon joined TCK in August 2011 as a Technology Officer.



Hodson

• Anniversaries •

Congratulations to the banks celebrating October anniversaries as chartered institutions!

50 years

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105 years

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108 years

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65 years

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101 years

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114 years

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27 years

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105 years

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115 years

The Elk State Bank — Clyde

111 years

The Farmers State Bank — Holton

110 years

Farmers & Merchants State Bank
— Argonia



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We would like to include updates from you, our member banks.

Let us know about:

- Branch openings
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- New customer services
- Community involvement
- Anniversaries
- Celebrations

Please email your news to yvonna@cbak.com. Be sure to include who, what, when, where, why and how. Feel free to attach photos when possible!

CBA Educational Cruise

Join Your Colleagues and Friends in the Western Mediterranean

CBA's fifth Educational Cruise is scheduled for June 16 - 23, 2012. This 7-day air/land package includes the cabin (lodging, food and entertainment aboard the ship), airfare from Kansas City, transfer charges to and from the airport in Barcelona, Spain, port charges and taxes.

CBA's Educational Cruise offers members the opportunity to mingle with banking professionals while attending short educational seminars. Imagine the combination of working and relaxing in the beautiful Western Mediterranean with family, friends and banking professionals.

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Director Profile

• Rodger Van Loenen •



HOMETOWN Prairie View, Kansas • FAVORITE SPORTSTEAM Kansas State Wildcats • FAVORITE MOVIE *National Lampoon's Vacation* — My family and I refer to ourselves as “The Griswalds.” • HOBBIES Hunting, golfing, biking and going to Cats games • FAVORITE QUOTE “I ain’t what I used to be and probably never was.”

Rodger Van Loenen is president and CEO of Farmers State Bank in Phillipsburg, Kan., and north west district director for CBA.

Q What is your background in banking and with Farmers State Bank?

My relationship with Farmers State Bank began when I opened my first checking account as a young boy. My father was serving on the board of directors at the time, so I had a nudge to take my lawn mowing earnings over to Stuttgart and establish a relationship with

the Bethke family, who had owned the bank for most of its existence. From that time on, I came to appreciate the small-town, small-bank personal service my bank offered me. As I grew older, my needs changed, but my small-town bank was always able to take care of me. After graduating from K-State in 1979 with a degree in business, my dad convinced me to come back and work with him farming and ranching. In December 1993, the Bethke family sold the bank to our family, and I became a director on the board. In 1994, we branched into Phillipsburg, and I became more and more involved in the bank. By the end of 1995, I was spending most of my days in the bank.

Q Farmers State Bank is more than a century year old. What have been some of its major landmarks through the past 100 years?

The bank began in 1909 as the German State Bank in Stuttgart, Kan. In 1918, during the first World War, the name was changed to Farmers State Bank. The Bethke family attained a majority ownership in the early years and maintained it until 1993, when the bank was sold to the Van Loenen family. In 1994, the bank branched into Phillipsburg and the charter was moved to Phillipsburg in 1995. In 2000, the bank became a Federal Reserve Member Bank. Technology has also brought about some milestones, from check imaging to correspondent services and how we move money. The bank celebrated 100 years in 2009.

Q How does the bank differ from its competition in Phillipsburg and Phillips County?

The bank differs from the competition in that its sole location is in Phillipsburg. We’re the little guys in town, but feel we are still able to offer the services and personal commitment our customers expect and deserve. With six full-time and one part-time employee, we are

pretty closely knit and tend to know what is going on in each other's lives and take interest in one another.

Q What products and/or services are most popular? Does the bank have any unique products or services?

Our most popular services would probably have to be Internet banking and our debit card program. Although we are small, our customers still expect to have most of the modern conveniences they could expect at a bigger bank. The cost of keeping up with technology is hard to fit in the budget at times, but usually there is a payback whether it's in the form of savings later or just knowing we are keeping up with the times and taking care of our customers. I remember when we were considering whether or not to go ahead with check imaging. We would be the first bank in town to go with it. Our biggest fear was that our customers wouldn't like the idea of not getting their checks back and move their business. As it turned out, we had few complaints and those who had concerns in the beginning are now very happy about it.

Q What is your favorite event to attend?

My favorite event to attend is the convention. The times my wife and I have attended have always been a great opportunity to get away for a few days, meet other bankers, visit with vendors and, unfortunately, do some shopping.

Q What do you hope to gain with your involvement in the CBA?

I hope to gain a better understanding of all that the CBA does. Just as there are bells and whistles on my computer that I don't understand or use, I know there are services and alliances to be gained by working more closely with the CBA. I know the CBA has been very involved in trying to bring the community banker's point of view to Topeka and Washington. My fear is that the regulatory beast is too big to be slain. Unless our voices are raised, we have no hope. If I can be a part of that in some small way, I feel my time will have been well spent. •



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FINE POINTS

A TEST CASE ON TBTF

BY CAMDEN R. FINE

• ABOUT THE AUTHOR •



Camden R. Fine is
president and CEO of ICBA.



That every long journey begins with a single first step applies to today's rare bipartisan agreement in Washington over reversing the decades-long momentum of ever greater financial concentration. Most federal policymakers have vowed to end too-big-to-fail (TBTF) so our country never again faces the unacceptable Hobson's choice of either bailing out irresponsible Wall Street institutions or suffering apocalyptic financial ruin.

Since Congress put in place several ICBA-backed measures to rein in and even possibly break up the largest bank and nonbank financial institutions, no definitive action has been taken to back our country away from the cliff edge of financial overconcentration. Regulators are still putting in place the systemic-risk measures in the Dodd-Frank Wall Street Reform Act. Four years after the financial crisis, however, no giant financial institution has been told that its once unstoppable appetite to grow ever bigger through unquestioned mergers and acquisitions is a thing of the past.

Now the Federal Reserve faces this crucial first step. After holding three public hearings in September and this month, the Federal Reserve must decide whether to approve or deny a proposed acquisition by Capital One of \$80 billion in U.S. banking deposits from ING Direct, the Dutch-owned online banking unit in the United States. If allowed, the acquisition would catapult Capital One from being the eighth-largest bank in the United States to being the fifth-largest with \$300 billion in assets. Combined with Capital One's announced plans to purchase the \$80 billion HSBC Holdings' credit card business in the United States, the ING acquisition would only fuel Capital One's lopsided growth in the volatile specialty business of subprime credit card lending.

Increasing Capital One's overwhelmingly dominant holdings in subprime credit cards

— none of its rivals even comes close — would quietly make Capital One as interconnected and “systemically important” as giants Bank of America and Citicorp.

By law and its own public notices, the Federal Reserve must consider whether the Capital One acquisition would create “undue concentration of resources,” cause “decreased or unfair competition” or impose greater “risk to the stability of the United States banking or financial system.” For each criterion, Capital One's application fails. Now it's up to the Federal Reserve to simply say so. But as important, it's up to the Fed to send a clear signal to Wall Street and all of America that federal regulators are serious about ending TBTF.

When the Wall Street Reform Act passed Congress earlier this year, community bankers understandably had great hopes that TBTF would become a relic of history and that they would once again compete on a more level playing field. To the contrary, nothing has changed since the financial crisis. The largest 10 bank holding companies still control nearly 80 percent of the banking industry's total assets and the largest four still hold 46 percent of the industry's assets, the same as it was in 2005.

Join ICBA in pressing the case against Capital One's acquisition of ING. Let's take this next crucial step together in addressing TBTF. And, of course, it will only be a first step on the long journey ahead. •



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IT'S NOT FREE AND IT'S NOT EASY

BUT CAN COMMUNITY BANKS MAKE SOCIAL MEDIA WORK FOR THEM?

BY PETE STACKPOLE

Has your community bank gotten on the social media bandwagon?

A recent survey sponsored by cbanc Network showed that the top three reasons why banks are engaging in social media are the following:

- It's free.
- They want to be perceived as “with it.”
- It's a channel for fielding customer service questions

The industry remains abuzz with talk of social media as the not-to-be-missed opportunity to break through the advertising clutter, capture the attention of Gen Y, build more lasting brand loyalty, generate positive word of mouth, reach new customers, open new accounts, and the list goes on and on. So financial institutions would be crazy not to jump in with both feet, right? The answer is: It depends.

Let's begin by clearing up some misconceptions. Social media is not free. Social media is, in fact, time-intensive. To maintain a reasonable social-media presence, you must be prepared to dedicate your staff's time, or pay an outside partner to manage your social media program. Those staff members will be charged with continually pushing a lot of content out to the social web to have any meaningful impact.

Also, social-media programs are not easy to implement. It's an ongoing road of trial and error, with a few bright spots of success plotted across the long-term course. There is no magic formula for securing customer engagement that will work with every post, every promotion or adapt to every bank.

The potential to make social media work for your bank does exist, however. The key is to treat social media like every other new marketing tactic that came before it — understand the medium, set reasonable goals and budgets, ensure it is part of an integrated marketing strategy, and evaluate the results.

As I see it, two significant obstacles deter social media success at a bank:

- **Who's spearheading the initiative?** The cbanc Network survey found that the majority of respondents had presidents and c-level managers involved with social media. Given all that's on a president's plate these days, it would be a challenge even for the most organized person to add this type of project to an already-full plate.
- **How important is it?** Bank marketers have become too quick to elevate social media beyond the tactical level. The majority of bankers I talk to today ask me if I can develop a social-media strategy for them. Their question ought to be, should social media be part of their overall marketing strategy?

Based on the data Stackpole has seen through our own interviews among both consumers and financial institutions, the most defensible, achievable reason for a bank to launch a social media presence is to deepen its relationship with the relatively small group of customers who are already strong brand advocates. If that's your objective, then social media is an excellent tactic to employ. But if you're thinking of acquiring new customers, increasing core deposits, or selling new products and services, social media may not be the right tactical choice. And if your goal is to simply avoid being conspicuous in your absence in the social media space, there is no guesswork.

It is likely that social media will not deliver an ROI that satisfies you.

Where else to turn for help? Sharing information with fellow community banks is always a useful endeavor. The cbanc Network (www.cbancnetwork.com) is a rare find, serving as a resource for bankers who want to know what other bankers are doing. In a safe, online forum for community banks to share best practices, there's plenty to read and share on social media. In fact, more than 30 policies, procedures, spreadsheets, comments and industry analyses are available on this very subject. Taking advantage of tried-and-true social media plans from other community banks can considerably shorten your learning curve on developing a strategy that works for your bank.

My advice is to get back to the basics. Develop a central marketing plan that outlines your specific objectives and strategies. Then, for each strategy, assign the logical tactical approaches that will help to meet your goals — the right mix of advertising, PR, social media and direct response will make the difference between success and failure. The best social-media programs allow you to target and reach key sub groups within your customer base; foster a sense of ownership and community; deepen customer relationships; build on community outreach programs and promotions you have planned in your market; and, in the best-case scenario, generate positive word of mouth between advocates and prospects.

In the final analysis, social media is not free and it is not easy to implement. As a stand-alone effort, it won't yield much. Yet social media should never be considered as a stand-alone effort. What social media can do for your bank is add value by building additional touch points or gross impressions into a broader reaching program, all while showing off your brand in a positive and forward-thinking light. •

• ABOUT THE AUTHOR • • • • •

Pete Stackpole is the founder and president of Stackpole (www.stackpolepartners.com), a full-service marketing communications agency, and the Stackpole Report (www.stackpolereport.com), a leading financial industry resource for insight into consumer attitudes and behaviors. He is also a contributing Thought Leader on marketing issues in the cbanc Network (www.cbancnetwork.com), a secure online collaboration network where community bankers share best practices.



ADVERSE ACTION NOTICES ARE GETTING MORE ADVERSE

BY BLAIR RUGH



Section 1100F of the

Dodd-Frank Act amended Sections 615(a) and 615(h) of the Fair Credit Reporting Act (FCRA). Section 615(a) is the section of FCRA that requires a bank to provide a consumer customer a notice if the bank takes an adverse action against the customer based on information contained in a credit report or information obtained from a third party. Section 615(h) of FCRA requires a bank to provide a consumer customer a notice if the bank grants the customer a loan on less favorable terms than it grants to most customers and the reason is based on information contained in a credit report.

Compliance with Section 1100F of the Dodd-Frank Act is mandatory on and after July 21, 2011. What Section 1100F of the Dodd-Frank Act requires, in essence, is that if the action taken by the bank is not only based on a credit report but also on a credit score. The bank must disclose to the consumer the following:

- That a credit score is a number that takes into account information in a consumer report and that a credit score can change over time to reflect changes in the consumer's credit history;
- The credit score used by the person in making the credit decision;
- The range of possible credit scores under the model used to generate the credit score;
- All the key factors that adversely affected the credit score, which shall not exceed four factors, except that if one of the key factors is the number of inquiries made with respect to the consumer report, the number of key factors shall not exceed five;
- The date on which the credit score was created; and

- The name of the consumer reporting agency or other person that provided the credit score.

The Federal Reserve has historically published a model FCRA notice as a part of its model adverse action notices under Regulation B in Appendix C to that regulation. It has issued a proposed amendment to Regulation B adding the credit score disclosure to the five model adverse action notices in Appendix C. There is no regulation implementing Section 615(a) of FCRA, so banks have used the model credit report language in the Regulation B model adverse action notices as the appropriate form of an FCRA adverse action notice to use in non-credit adverse actions taken because of information in a credit report, such as the refusal to open a deposit account. We recommend that banks continue that practice. Use the credit report/credit score portion of the model adverse action notice in Appendix C to Regulation B as the adverse action notice you use when one is needed in non-credit situations. The Federal Reserve's change to Regulation B is still in a proposed status, but there is little chance it will not be implemented as written. A bank can be confident in relying on it in its present status.

Unlike Section 615(a) of FCRA, Section 615(h), the provision of the Act dealing with credit extended on less favorable terms based on information in a credit report, is implemented by Regulation V. The Federal Reserve has also published a proposed revision to that regulation to incorporate the credit score requirements. In addition to revising the model forms in the Appendix, it amends portions of the regulation to provide guidance about when and to whom the new notice must be provided.

Because there is no regulatory guidance for adverse action notices under Section 615(a), we recommend that banks apply the regulatory guidance in Regulation V relative to the less favorable terms notice to the delivery and content of FCRA adverse action notices.

First, when there are multiple consumers, the present rule is that if they live at the same address a single notice may be sent addressed to both. If they do not live at the same address, then they must be provided separate notices. If, however, credit score information is contained in the notice, then each consumer must be sent a separate notice regardless if they live at the same address or not; and the notice sent to each customer must contain the credit score information of that customer.

Next, under the present rules for the less favorable terms notice, if the credit report used in making the pricing decision was that of a third person, such as a guarantor and not that of the borrower, the bank must still send the borrower the less favorable terms notice. Under the new rule, if a credit score of a guarantor is used, the borrower must still be provided a notice. It should not contain the credit score information of the guarantor, though.

Finally, if a bank uses more than one credit score, it may provide the credit score information for all the credit scores; however, it only has to make the disclosure for one score. If the decision was based on only one of the scores obtained, then the score used is the one that must be disclosed.

A bank needs to make sure it meets the new requirements. Make sure your bank's platform automation vendor has made the proper enhancements to its forms and the personnel entering information into the system know what to enter and how to do it. Make sure they understand that on adverse action notices on the credit side of the bank, the reasons for denying the loan that must be disclosed are or may be different from the key factors that adversely affected the credit score that must now also be disclosed. If your bank uses credit scores in making the decision of whether to open a deposit account, the new adverse action notice is a significant change

from what your customer service representatives are accustomed to. Make sure they understand the new rules and have the tools to accurately create the new notice. No longer can they tear a preprinted form off of a pad and hand it to the customer. Most new regulations are effective for applications accepted on or after the effective date. That is not the case here. The new rules apply to all affected notices delivered on or after the July 21, even though the application may have been taken several weeks earlier. Finally, and the hardest part, have fun.

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Kansas City, KS 800-755-0048

DIRECTORS EXAMS

- Sims & Riley, LLC**
Overland Park, KS 913-649-8100
- Varney & Associates, CPA's, LLC**
Manhattan, KS 785-537-2202

DISASTER RECOVERY PLANNING

- *MPA Systems**
Sanger, TX 888-233-1584

ELECTRONIC BANKING

- PULSE**
Mandeville, LA 985-674-4484

EMERGENCY FACILITIES/MODULAR BANK BUILDINGS

- *MPA Systems**
Sanger, TX 888-233-1584

EMPLOYEE & EXEC. BENEFITS

- *Bank Financial Services Group (BFS)**
Highlands Ranch, CO 303-482-1844
- CFG, Inc.**
Topeka, KS 785-228-1234
- Woner, Glenn, Reeder & Girard, P.A.**
Topeka, KS 785-235-5330

ESCROWS

- Security 1st Title**
Wichita, KS 316-267-8371

FINANCIAL INST. BOND

- *Travelers**
Overland Park, KS 800-255-5072
- *UNICO Group, Inc.**
Kansas City, KS 800-755-0048

GROUP HEALTH

- *Benefit Management, Inc. (BMI)**
Great Bend, KS 620-792-1779
- Inter-Americas Insurance Corp.**
Wichita 800-333-2525

IMAGING

Computer Services, Inc. (CSI)
Lenexa 913-634-4570

IMAGING – CASH LETTER

Frost Bank
Kansas City, MO 888-432-6837

INFORMATION TECHNOLOGY

**BankOnIT*
Oklahoma City, OK 866-867-4579

McGladrey
Kansas City, MO 816-753-3000

Varney & Associates, CPA's, LLC
Manhattan, KS 785-537-2202

INSURANCE – BANK

**Travelers*
Overland Park, KS 800-255-5072

**UNICO Group, Inc.*
Kansas City, KS 800-755-0048

INTEREST RATE RISK SERVICE

The Baker Group
Oklahoma City, OK 800-937-2257

**ICBA Securities Corporation*
Memphis, TN 800-422-6442

INTERNET BANKING

**ICBA Bancard/TCM Bank*
Arlington, VA 800-242-4770

**Profit Stars*
Brentwood, TN 877-999-2262

INTERNET WORLD WIDE W.E.B.

Oppliger Banking Systems, Inc.
Lenexa, KS 800-487-7875

**Profit Stars*
Brentwood, TN 877-999-2262

IT SECURITY

**Dell SecureWorks*
Atlanta, GA 404-327-6339

INVESTMENTS

The Baker Group
Oklahoma City, OK 800-937-2257

Central States Capital Markets
Kansas City, MO 800-851-6459

CFG, Inc.
Topeka, KS 785-228-1234

Commerce Bank
Kansas City, MO 800-821-2182

First Bankers Banc Securities
Overland Park, KS 913-469-5400

**ICBA Securities Corporation*
Memphis, TN 800-422-6442

LEGAL SERVICES

The Banking & Tax Law Group
Leawood, KS 913-397-2071

Kennedy Berkley Yarnevich &
Williamson Chtd.
Salina, KS 785-825-4674

Minter & Pollak
Wichita, KS 316-265-0797

Parker & Hay LLP
Topeka, KS 785-228-5736

South & Associates, P.C.
Overland Park, KS 913-663-7600

Woner, Glenn, Reeder & Girard, P.A.
Topeka, KS 785-235-5330

LENDING SERVICES

Frost Bank
Kansas City, MO 888-432-6837

LOAN COLLECTIONS & WORKOUTS

Minter & Pollak, P.C.
Wichita, KS 316-265-0797

Woner, Glenn, Reeder & Girard, P.A.
Topeka, KS 785-235-5330

LONG RANGE PLANNING

Kennedy and Coe, LLC
Wichita, KS 800-461-4702

Varney & Associates, CPA's, LLC
Manhattan, KS 785-537-2202

MARKETING

**Bank On Hold*
Edmond, OK 800-460-4653

**Deluxe Financial Services*
Olathe, KS 800-933-2211

Harland Clarke
Olathe, KS 800-382-0818

MERCHANT PROCESSING

**SHAZAM*
Olathe, KS 800-554-4157

MERGERS/ACQUISITIONS

Sims & Riley, LLC
Overland Park, KS 913-649-8100

NETWORK SECURITY

**Dell SecureWorks*
Atlanta, GA 404-327-6339

ONLINE COLLABORATION

**cbanc Network, Inc.*
Austin, TX 512-685-2056

OUTSOURCING SOLUTIONS

**Profit Stars*
Brentwood, TN 877-999-2262

OVERDRAFT PRIVILEGE

**IMPACT Financial Services, LLC*
Franklin, TN 800-477-9452

PORTFOLIO MANAGEMENT

Central States Capital Markets
Kansas City, MO 800-851-6459

PRINTING & MAILING SERVICES

High Cotton
Birmingham, AL 205-838-2345

PROMOTIONAL PRODUCTS

**Deluxe Financial Services*
Olathe, KS 800-933-2211

Harland Clarke
Olathe, KS 800-382-0818

RETIREMENT PLANNING

Central States Capital Markets
Kansas City, MO 800-851-6459

CFG, Inc.
Topeka, KS 785-228-1234

First Bankers Banc Securities
Overland Park, KS 913-469-5400

SECONDARY MORTGAGE MARKETLENDING

FHLBank Topeka
Topeka, KS 800-933-2988

TECHNOLOGY SERVICES

**BankOnIT*
Oklahoma City, OK 866-867-4579

TITLE INSURANCE ABSTRACTING

Security 1st Title
Wichita, KS 316-267-8371

UNIFORM COMMERCIAL CODE

**Corporation Service Company (CSC)*
Wilmington, DE 800-927-9801

VENDOR REVIEW

**cbanc Network, Inc.*
Austin, TX 512-685-2056

WEBSITE DEVELOPMENT

**Profit Stars*
Brentwood, TN 877-999-2262

WHOLESALE LENDING

FHLBank Topeka
Topeka, KS 800-933-2988

Please note, the services listed by companies may only be a sampling of the many services they offer. By their CBA Associate Membership, these companies have shown their commitment to serving community banks. Please look to these companies first, whenever possible, to meet your banking needs. Last update: April 2011.

* Italicized print represents an agreement for a specific endorsed product with that company. Not all products that these companies offer are endorsed by CBA.

Upcoming Education



October

13 Supporting Documentation for the ALLL

TELE/WEB SEMINAR

18 Developing & Documenting IT Project Management

TELE/WEB SEMINAR

20 Job-Specific BSA Training for Lenders

TELE/WEB SEMINAR

24 Robbery Prevention Seminar — Garden City

ON-SITE SEMINAR

25 Robbery Prevention Seminar — Phillipsburg

ON-SITE SEMINAR

25 Responding to Official Demands for Customer Funds

TELE/WEB SEMINAR

27 Auditing IRS Reporting

TELE/WEB SEMINAR

November

3 Bank Protection Act Robbery Preparedness for All Staff

TELE/WEB SEMINAR

8 Commercial Loan Annual Credit Review

TELE/WEB SEMINAR

10 Year-End Compliance Checklist

TELE/WEB SEMINAR

15 Hot Topics for Directors

TELE/WEB SEMINAR

17 Conducting Your 2011 ACH Audit

TELE/WEB SEMINAR

29 Opening Accounts for Non-Resident Aliens

TELE/WEB SEMINAR

December

6 Auditing for SAFE Act Compliance

TELE/WEB SEMINAR

8 Paper Checks, Remote Capture, ACH & Electronic Transfers: Who is Liable?

TELE/WEB SEMINAR

13 The New Business Account Interview: Meeting Regulator & Bank Requirements

TELE/WEB SEMINAR

14 Your Social Media Communication Policy: Strategies to Protect Your Bank

TELE/WEB SEMINAR

For more information about these seminars, contact the CBA office at 800-258-4589 or info@cbak.com. Or visit www.cbak.com, and click on the Education & Training tab to view seminars by category or by calendar date.

“I’m a community banker because I’m empowered to make decisions that are right for both the customer and the bank. Because Main Street is a two way street. We value each and every customer, not just the bottom line.”—Will Buyck, Bank of Clarendon, Manning, South Carolina.

“We provide capital to help business owners realize their goals—and in doing so provide employment for local people. These dollars are recycled into our communities. We support community causes and help those government can’t.”—Tom McGraw, First National Bank of Northern California,

community and hand in hand.”—

State Bank of Salem, Wisconsin.

to volunteer as a the bank through a is another way to

I live in. Some participate in reading

school students, other times we walk in the March of Dimes, & we even ring the bell at Christmas for the Salvation Army!”—Marsha Bozeman, Community Bank & Trust of Florida, Ocala, Florida.

“We build communities! We are the economic engine of our community. When disaster strikes we do more than banking... we are on the front lines helping people rebuild their lives.”—Pat Rost,

Kaplan State Bank, Kaplan, Louisiana. **THANK YOU FOR ALL YOU DO—YOU KEEP YOUR**

COMMUNITY THRIVING AND OUR COUNTRY’S ECONOMY STRONG.



I enjoy **helping business people** achieve their dreams, **create jobs**, and **improve** the community that we live in. As a **community banker**, I have the **PRIVILEGE** to see the **impact** I have on a daily basis.



—Robert Hemsath, Security First Bank Fresno, California

South San Francisco, California. “Find me a vibrant there will be a vibrant community bank there. They go Steve Zeman, Union

West Salem, West

“The opportunity

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variety of avenues

support the town

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