

**2014 Leadership Conference**  
**Jul 20 - 23, 2014**  
**Ponte Vedra Inn & Club, Ponte Vedra, FL**

**Registration Information**

GBA Member: \$475  
Spouse/Guest: \$195

To register, you may return completed form below, noting preferred method of payment (by check made payable to the Georgia Bankers Association or request that an invoice be sent to your company); or register online at [www.gabankers.com](http://www.gabankers.com).

**Hotel Information**

Since the **Ponte Vedra Inn & Club** opened in 1928, this 300-acre oceanfront resort located in Ponte Vedra Beach has been a perfect refuge for recreation and relaxation. Just steps from the ocean, the resort offers two picturesque 18-hole golf courses, a racquet club containing 15 Har Tru tennis courts; four pools and an award-winning spa that's the perfect place for relaxation and reflection. GBA has reserved a block of rooms at a reduced rate of \$219 - \$235 per night. Reservations may be made by calling the hotel directly **904.285.1111** or **800.234.7842**. Be sure to say you are with the GBA to receive this special rate. **The cut-off date for reservations is June 17, 2014** and rooms may sell out before this date. After this date, all reservations will be subject to prevailing rate and space availability.

**Registration Cancellation and Refund Policy**

Cancellations must be in writing and submitted to **Angie Barber**, GBA Registrar, at [abarber@gabankers.com](mailto:abarber@gabankers.com), by Friday, July 11, 2014 to receive a refund. Substitutions are welcome at any time.

**Questions?**

Contact GBA's **Susie McGehee** at 404.420.2010 or [smcgehee@gabankers.com](mailto:smcgehee@gabankers.com).

**Registration Form**

Complete form below. If paying by check, make payable to the Georgia Bankers Association.

If submitting form by mail, send to 50 Hurt Plaza, Suite 1050, Atlanta, 30303.

If you would like GBA to invoice your company, you may return form by mail, or e-mail to [abarber@gabankers.com](mailto:abarber@gabankers.com).

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

Title \_\_\_\_\_

Bank/Company \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Spouse Name (if attending) \_\_\_\_\_ Nickname \_\_\_\_\_

**Payment Method:** \_\_\_\_\_ Check enclosed (payable to GBA) \_\_\_\_\_ Invoice my bank/company

**LEADERSHIP | GBA**  
**GEORGIA BANKERS ASSOCIATION**  
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CONFERENCE**

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## 2014 Leadership Conference

### Letter from the President

Dear Leadership GBA Members:

Leadership GBA's focus is not only on recognizing the changes in the banking industry, but also on understanding their implications and translating the information into useful knowledge.

The purpose of the Annual Leadership Conference is to speak to the goals of Leadership GBA. These goals are to promote leadership development, encourage public awareness of the banking industry, create networking opportunities, and educate colleagues about the legislative process. The Leadership GBA Executive Committee has planned a great program that contains timely information to help you stay informed of the issues that affect our industry. You'll receive an economic update from Tim Quinlan with Wells Fargo along with a legislative update from GBA President Joe Brannen. A panel of bank executives will share their philosophies and methods for profitably growing their institutions, Elaine Demarest will talk driving and defining your bank's future business plan and James Moore, with Steve Powell & Company, will discuss ARMs vs. Escrow. We'll close this year's conference with Will Knecht sharing his thoughts on how to keep positive, determined and together beyond any circumstances.

The Leadership Conference also provides an excellent opportunity for you to network with your colleagues from throughout the state. Several social events are also planned to allow you to meet and share ideas with your fellow bankers.

The conference will be exciting and informative and as your bank's Leadership GBA representative, I strongly encourage you to attend. As you review this brochure, I'm sure you will see that it is a great opportunity to get involved in the Leadership GBA section of the Georgia Bankers Association. I look forward to seeing you in July.

Sincerely,

**Walker Jordan**  
President, Leadership GBA  
Senior Vice President, Bank of Monticello

### 2013-2014 Leadership GBA Committee

|   |   |   |
|---|---|---|
| <b>President:</b> Walker Jordan<br>The Bank of Monticello                     | <b>Group 4:</b> Ryan Tucker<br>United Bank, Thomaston                                 | <b>At-Large:</b> Andrew Ainslie<br>Athens First Bank & Trust                                  |
| <b>President-Elect:</b> Parrish Clark<br>Guardian Bank, Valdosta              | <b>Group 5:</b> Reeves Skeen<br>First Citizens Bank and Trust, Atlanta                | <b>At-Large:</b> Keith Anthony<br>The Farmers Bank, Forsyth                                   |
| <b>Vice President:</b> Susan Keigans<br>Planters and Citizens Bank, Camilla   | <b>Group 6:</b> Lucas Cowart<br>Morris Bank, Dublin                                   | <b>At-Large:</b> Wade Johnson<br>Durden Banking Company, Inc., Twin City                      |
| <b>Past President:</b> Alan Thomes<br>State Bank & Trust Company, Alpharetta  | <b>Group 7:</b> Bryan Holland<br>The First National Bank of Polk County,<br>Cedartown | <b>At-Large:</b> Doug Strange<br>Ameris Bank, Moultrie  |
| <b>Group 1:</b> Kevin Harrison<br>Citizens Bank of Bulloch County, Statesboro | <b>Group 8:</b> Dain Smith<br>Commercial Banking Company, Valdosta                    | <b>Associate Member Representative:</b><br>Randy Griffin<br>CSRA Business Lending, Augusta    |
| <b>Group 2:</b> Ivan Crocker<br>Thomasville National Bank                     | <b>Group 9:</b> Scott Nanney<br>United Community Bank, Blairsville                    | <b>Associate Member Representative:</b><br>Joel Foster<br>Raymond James & Associates, Atlanta |
| <b>Group 3:</b> Mark Snead<br>Synovus Bank, Columbus                          | <b>Group 10:</b> Bill Inabinet<br>Athens Bank & Trust, Monroe                         |   |

### Sunday, July 20

- 3 p.m. **Registration**
- 6:30 p.m. **Reception/Dinner**  
*This event will be indoors and will feature a delicious buffet and great activities for the family.*

### Monday, July 21

- 8 a.m. **Continental Breakfast**
- 8:30 a.m. **General Session/Welcome**  
**Walker Jordan**, Leadership GBA President  
Senior Vice President, Bank of Monticello
- 8:45 a.m. **Legislative Update**  
**Joe Brannen**, President and CEO  
Georgia Bankers Association, Atlanta  
*GBA's Joe Brannen will bring you up to date on the latest state and federal issues affecting the banking industry today as well as the results of the 2014 legislative session.*
- 9:15 a.m. **Coffee Break**
- 10 a.m. **Economic Update and Outlook**  
**Timothy Quinlan**, Economist  
Wells Fargo, Charlotte, NC  
*Join Tim as he provides a general overview of the U.S. economy and examines the various drivers of growth at the present stage of the economic cycle. He will also discuss how a slow-growth expansion in the United States fits into the context of the global economy.*
- 11 a.m. **Panel: Growing in a Challenging Environment**  
Moderator: **Walker Jordan**,  
Leadership GBA President  
Senior Vice President, Bank of Monticello  
*Come hear a panel of bank executives who have achieved strong results for their respective institutions despite challenging times in the financial industry. They will share their methods and philosophies for profitably growing their institutions.*

Noon **Conference Recess**

Afternoon **Free to Enjoy Your Own Plans and Evening**

### Tuesday, July 22

- 8 a.m. **Continental Breakfast**
- 8:15 a.m. **General Session**  
**Walker Jordan**, Leadership GBA President  
Senior Vice President, Bank of Monticello
- 8:30 a.m. **The Road Ahead – Defining and Driving Your Bank's Future Business Plan**  
**Elaine Demarest**, President  
Demarest Strategy Group, Hilton Head, SC  
*Join Elaine to brainstorm about what comes next for our Georgia banks. The future can and will be bright if we make the right choices now. Some of the many topics to be discussed include: assessing environment and resources and defining priorities now; selecting growth and expansion strategies in a cycle change vortex; defining, feeding and protecting core earnings engine to produce sustainable long-term profits; predicting customer behaviors in the coming interest rate environment and much more.*
- 9:45 a.m. **Group Meetings and Elections**
- 10 a.m. **ARMs VS. Escrow: Which Works Best for You?**  
**James Moore**, CRCM,  
Financial Institution Specialist  
Steve H. Powell & Company, Statesboro  
*Join James Moore as he makes a compelling argument for implementing adjustable rate mortgages in light of the new ability to repay (ATR) requirements and qualified mortgage (QM) rules.*
- 11 a.m. **Beyond Circumstances: How to Keep Positive, Determined and Together**  
**Will Knecht**, Owner  
Wendell August, Grove City, PA  
*If you've ever experienced setbacks with your business—in or out of your control—these challenges can become the foundation for future success and greatness. Hear Will Knecht's insightful presentation that chronicles an inspiring story of history and tradition and the fire that could have destroyed a business and its people, but instead became a catalyst for new thinking and new opportunities. Constant change is a way of life in the world today. Being successful means simultaneously managing the present while planning for the future.*
- Afternoon **Free to Enjoy Your Own Plans**
- 6 p.m. **Farewell Reception and Awards Dinner**
- 9 p.m. **Conference Adjourns**