

**Southeast Georgia Community Bank Symposium
March 24, 2016 - Springhill Suites Conference Center, Statesboro**

Agenda

- 8 a.m. **Continental Breakfast/Registration**
- 8:30 a.m. **Welcome and Introductory Remarks**
Edward H. Sibbald, Director, Center for Excellence in Financial Services
Georgia Southern University, Statesboro
- 8:45 a.m. **Economic Outlook and Opportunities**
Dr. Roger Tutterow, Professor of Economics
Kennesaw State University, Atlanta
- 9:30 a.m. **Legal Update – Issues that Impact South Georgia Lenders**
James H. Moore III
Moore, Clarke, Duvall & Rodgers, PC, Albany
Jim will cover a variety of legal issues of importance to all south Georgia banks. Topics will include perfection and protection of security interests in collateral, areas of concern about timber-based lending, potential priority disputes with respect to digitally-presented checks, renewal of judgments and more.
- 10:15 a.m. **Morning Break**
- 10:30 a.m. **The Georgia Banking Crisis: Lessons Learned from the Great Recession**
Steve Powell, President
Steve H. Powell & Company, Statesboro
Join Steve as he compares the Georgia banking environment during the Great Recession to National trends. He'll also compare the Great Recession to the Great Depression in Georgia and will include a summary of six lessons learned from the crisis and how those can be applied to future lending practices.
- 11:15 a.m. **Cybersecurity: Defense in Depth**
Zach Duke, Executive Vice President
Safe Systems, Inc., Alpharetta
Cyber and data security remain a priority issue for banks. Criminals keep probing for creative new ways to get money and sensitive information from banks and customers through theft, fraud, information technology and even human vulnerabilities. Zach will tell us about the most common types of cyber-attacks and share steps your bank can take to beef up your information security and reduce risk from cyber threats.
- Noon **Lunch and Conversation about the Future of Banking**
Kevin Hagler, Commissioner
Georgia Department of Banking and Finance, Atlanta
- Joe Brannen**, President & CEO
Georgia Bankers Association, Atlanta
Hagler and Brannen will discuss the work being done by the Conference of State Bank Supervisors in conjunction with the Federal Reserve Bank of St. Louis that's delving into the drivers necessary for a competitive and profitable community banking environment. A regulatory regime tailored to the size and complexity of the bank, the integration of smart technology with the delivery of financial products and services, and thoughts about future opportunities for community banks to not just survive, but thrive, are top-of-mind issues they'll be discussing. Then, weigh in with your ideas and suggestions that will be plugged into strategic thinking sessions ongoing at both CSBS and GBA.
- 1:30 p.m. **Symposium Adjourns**