

**Kim Wilson**  
**OneSouth Bank, Macon**  
**Incoming GBA Chairman's Remarks**  
**Tuesday evening, June 20, 2023**

This is a special time for me, my family and OneSouth Bank.

I am honored and excited serve as the 134th Chairman of the Georgia Bankers Association. I truly appreciate the confidence you have placed in me, and I treasure the many friendships I have been privileged to develop over the years through the Georgia Bankers Association.

Community Banking is a wonderful career and I am blessed with a husband who understands the demands. His unwavering support, encouragement, and affirmation make it possible for me to be in a position to serve in such an honorable capacity as the chairman of the Georgia Bankers Association. Joey, I love you and I thank you.

I am privileged to have been employed by OneSouth Bank for more than 26 years and to be part of its growth from our company's homebase in Blakely/Early County, where we opened in 1941, to our bank's newly established headquarters in Macon/Bibb County. I love our diverse geography and the opportunities it presents be involved in different facets of banking. Tonight, I am grateful to have some very special people with us who are members of the OneSouth Board of Directors:

Chairman of OneSouth Financial, Inc., Ace Hammack and his wife, Anne

Chairman of OneSouth Bank, Steve Singletary and his wife, Liza

Director, Dr. Garrett Bennett and his wife, Dana

Director, Randy Griffin and his wife, Betsy.

I truly appreciate our board of directors allowing me to lead OneSouth Bank, and supporting me in this new leadership position with the GBA.

Like most of you, we have a talented team of bankers back at the office taking care of customers and managing the ongoing business of the bank. I am thankful for the support of my amazing colleagues at OneSouth Bank!

As I think of people who have contributed to my career and helped guide my thinking on many important matters, my GBA Roundtable, aptly named Mayhem, is at the forefront. Members of Mayhem, please stand! In good economic times, or when the inevitable storms arise, these bankers have stood ready to help with sound advice and support - like the 'round the clock' think tanks we held when we were standing up PPP programs from scratch, or when one Mayhem member even offered to fly cash in to help our branches serve customers when hurricane Michael wreaked havoc across OneSouth's entire geographic footprint.

Our extraordinary Roundtable facilitator, Elaine Demarest, does a wonderful job of providing fresh content and managing our robust discussions. So, if you are not involved in a GBA Roundtable, I encourage you to join one and urge your team members to become involved as well. You will not be disappointed!

Unlike some of you who are second and third generation bankers, banking as a career was not on my radar. However, over the years, when I attended community events or talked with people who had just purchased their first home or bought that shiny new car, or discussed growth plans with local business owners, I noticed that the individuals who were serving, leading, advising, making the expansion of main street businesses possible, helping families

realize their dreams, and ultimately building stronger communities – the people who were at the heart of making the American dream come true - were community BANKERS.

So, when Joey's career with USDA led our young family to Early County, Georgia, I was delighted when God provided a part time position with Bank of Early, now OneSouth Bank. It was there that I had the opportunity to gain hand-on experience in true community banking – I fell in love and committed to make banking my life's work!

We have such a wonderful opportunity to exert a positive influence on the world around us as community bankers, but we often need training, and tools that may not be readily available when pursued independently. Over the years, our bank has benefitted greatly from the many resources available through the GBA. Under Joe Brannen's incomparable leadership and the diligent efforts of David, Elizabeth, and our association's entire dedicated staff, GBA is truly the Resource that Empowers!

If you've talked to Joey or me for more than a few minutes, you know that we are a military family – I am a proud Army Mom whose daughter and son both serve as Captains in the US Army. Among the many things I have come to appreciate about Mary Helen and Preston serving in the military is that the values and ideals they must uphold are aligned with the way we all approach serving our banks. The seven Army core values: Loyalty, Duty, Respect, Selfless Service, Honor, Integrity, and Personal Courage, comprise the acronym LDRSHIP. These attributes define the leadership qualities of the Georgia bankers I know. And, speaking of military service – I would like to ask our prior and present service members to stand! Let's

show our appreciation to these brave men and women who truly understand that Freedom Isn't Free - with a big THANK YOU from the GBA!

Like good military leaders, good bankers are disciplined, adaptable and resilient - we are problem solvers. Good bankers operate with integrity and place others before themselves. We are committed to each other and loyal to all our stakeholders. While the men and women of our military protect our right to life, liberty and the pursuit of happiness - our opportunity to live the American Dream - our banks are the financial intermediaries that make achieving the dreams of the families and businesses in Georgia – and across our great nation - possible.

That's the positive, proactive spirit of banking we all can embrace.

However, we know that assaults on our industry will inevitably arise; like the politicians, regulators and the media who demonize banking by using terms like “junk fees” for legitimate services or promulgate banking regulation aimed to redistribute wealth. Ronald Reagan once said, *“You and I have the courage to say to our enemies. There is a price we will not pay. There is a point beyond which they must not advance. This is the meaning of the phrase, Peace Through Strength.”* As we support the GBA - we are strengthening the resource through which we can stand together and fight with one voice against regulation that will harm our industry and ultimately harm the American consumer and the large and small businesses that make our economy vibrant and our country great. And, through GBA, we can ensure that the story of all the good that banks and bankers do each day is told.

As for my priorities for the association in the coming year: I believe we are better and stronger together. So, let's work together!

Let's work together to ensure that the GBA remains the invaluable resource it is today for banks and bankers, our associate members, and lawmakers who look to the GBA when legislation is introduced that affects banking.

We can do this by focusing on the priorities that have served our association so well for 131 years.

Let's continue to champion the interests of our members and work tirelessly to influence policies that make Georgia the best state in our country for banking. While standing against regulatory overreach and opposing legislation that could cause harm to banking and those we serve is important, I believe we can wield a mighty and effective influence when we focus on what we stand *for*!

For example, agricultural production is an important driver of Georgia's economy, and we have opportunities this year to support provisions of the 2023 Farm Bill that can help our producers, and the ACRE Act, which helps level the playing field between banks and the taxpayer-subsidized Farm Credit system. We also have opportunities to support state and federal legislation that encourages economic development and subjects nonbank competitors to the same stringent data and privacy protection requirements as banks.

Let's continue to provide the full slate of content-rich educational programs we all depend on for training and development. GBA is, and will continue to be, the go-to source for bankers to find the skills and knowledge we need to navigate the rapidly changing banking business.

Let's bring Georgia bankers together. In talking with board members and bankers throughout our association over the past year, I learned that events similar to the old GBA Group meetings would be a welcome addition to the association's calendar. With our new three-

region group structure, this year is a good time to re-imagine those events and provide more local GBA programming in our three regions.

The real secret to the longevity and strength of the GBA is our association's most valuable asset - the honorable men and women of Georgia banking. GBA offers something for every person in every Georgia bank. From the largest to the smallest banks in the state, there is a place for every banker, at every level, to be a part of GBA. Each member brings unique perspectives, experiences and talents that make our association the best in the nation.

I'm truly energized by what we can do together in the coming year, and I can't wait to celebrate our shared successes when we re-convene next year. We'll exchange these amazing mountain vistas for beautiful, sandy beaches and salty gulf breezes when our 2024 Annual Meeting is held at the newly transformed Ritz Carlton in Naples, Florida!

Thank you all for being here tonight. Enjoy the entertainment. I pray you have a safe trip home tomorrow, and may God bless you!

APPLAUSE

KIM LEAVES STAGE.