



FINANCIAL INSTITUTIONS TODAY

News and topics of interest to financial institutions regulated by the Department of Banking and Finance

Monthly Bulletin #2

February 2009

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Federal Reserve Board Launches New Website Section on Credit and Liquidity Programs and the Balance Sheet

On February 23, 2009, the Federal Reserve Board announced a new section on its website expanding the information provided about the Federal Reserve policy tools that have been employed to address the financial crisis and simplifying access to that information.

The website section called "[Credit and Liquidity Programs and the Balance Sheet](#)," presents a wide range of material, including:

- A detailed explanation of the Federal Reserve's balance sheet,
- Descriptions of all of the Federal Reserve's liquidity and credit facilities,
- Discussion of the Federal Reserve's risk-management practices,
- Information on the types and amounts of collateral being pledged at the various lending facilities, and other useful resources.

The new section of the Federal Reserve Board's website can be accessed at:

<http://www.federalreserve.gov/monetarypolicy/bst.htm>

DBF Outreach **AND UPCOMING SPEAKING ENGAGEMENTS**

- ❖ District Director Lori Binford will be speaking at a meeting of the Georgia Appraiser's Coalition being held on **March 5th** at The Blue Room of the Georgia Freight Depot.

"Safeguarding Georgia's Financial Services"

Action on Applications for the Month of February:

The following is a summary of official action taken on applications by State Financial Institutions under Chapter 7-1 of the Code of Georgia and petitions for Certificate of Incorporation of Financial Institutions and other matters of interest during the month of February 2009.

FINANCIAL INSTITUTION CONVERSIONS

<u>PREVIOUS NAME</u>	<u>CONVERTED TO</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
Columbus Bank and Trust Company	CB&T, N.A. Columbus Muscogee County	Pending	

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
Citizens Trust Bank Atlanta	Stone Mountain Street Branch Office 3065 Stone Mountain Street Lithonia, GA 30058 DeKalb County	Pending	
SunTrust Bank Atlanta	Beaver Creek Branch Office 1200 Beaver Creek Commons Drive Apex, NC 27502 Wake County	02-23-2009	
SunTrust Bank Atlanta	Clint Moore Road Branch Office 6653 Jog Road Boca Raton, FL 33496 Palm Beach County	01-26-2009	02-02-2009
SunTrust Bank Atlanta	Canton Marketplace Branch Office 1628 Cumming Highway Canton, GA 30114 Cherokee County	02-06-2009	
SunTrust Bank Atlanta	River's Station Branch Office 5420 West Fayetteville Road College Park, GA 30349 Clayton County	02-06-2009	
SunTrust Bank Atlanta	The Forum Branch Office 3330 Forum Boulevard Fort Myers, FL 33905 Lee County	01-26-2009	02-03-2009
SunTrust Bank Atlanta	Lely Branch Office 12737 Tamiami Trail E Naples, FL 34113 Collier County	02-23-2009	
SunTrust Bank Atlanta	Naples Boulevard Branch Office 5795 Airport Road N Naples, FL 34109 Collier County	02-23-2009	

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
SunTrust Bank Atlanta	Fountains West Branch Office 2605 Ocoee Apopka Road Ocoee, FL 34761 Orange County	Pending	
American Pride Bank Macon	Warner Robins Branch Office 4001 Russell Parkway Warner Robins, GA 31088 Houston County	06-08-2007	02-26-2009
Ameris Bank Moultrie	Town Center Branch Office 4835 Town Center Parkway Jacksonville, FL 32246 Duval County	02-23-2009	
Ameris Bank Moultrie	Old Ocilla Road Branch Office 1911 Old Ocilla Road Tifton, GA 31794 Tift County	02-11-2009	
Southwest Georgia Bank Moultrie	Valdosta Branch Office 3500 North Valdosta Road Valdosta, GA 31602 Lowndes County	02-06-2009	
First Choice Community Bank 1874 Newnan	Lawrenceville Branch Office 185 Gwinnett Drive Lawrenceville, GA 30045 Gwinnett County	12-01-2008	Withdrawn 02-03-2009
First Choice Community Bank 1874 Newnan	Main Office 5270 Peachtree Parkway Suite 116 Norcross, GA 30092 Gwinnett County	12-01-2008	Withdrawn 02-03-2009

APPLICATIONS TO CHANGE LOCATION

<u>FINANCIAL INSTITUTION</u>	<u>CHANGE LOCATION OF</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
SunTrust Bank Atlanta	Great Falls Branch Office From: 9883 Georgetown Pike Great Falls VA Fairfax County To: 9912 Georgetown Pike Great Falls VA 22066 Fairfax County	01-20-2009	02-23-2009
The Heritage Bank Hinesville	Ludowici Branch Office From: 31 McDonald Street Ludowici GA 31316 Long County To: 60 West Cypress Street Ludowici GA 31316 Long County	02-13-2009	

APPLICATIONS FOR RESERVATION OF A NAME**PROPOSED NAME**

The Citizens Bank of Georgia

COUNTY

Forsyth County

APPLICANT

Mr. Timothy D. Foreman, CFO
 The Citizens Bank of Forsyth County
 P.O. Box 2820
 Cumming, GA 30028

FINANCIAL INSTITUTION MERGERS**FINANCIAL INSTITUTION****(SURVIVOR)**

Security Bank and Trust Company of Albany
 Albany, GA

MERGED INSTITUTION

Sumter Bank and Trust Company
 Americus, GA

APPROVAL

Pending

EFFECTIVE

CB&T, N.A.
 (f/k/a Columbus Bank and Trust Company)
 Columbus, GA

Commercial Bank & Trust Company of
 Troup County
 LaGrange, GA

Pending

CB&T, N.A.
 (f/k/a Columbus Bank and Trust Company)
 Columbus, GA

CB&T Bank of Middle Georgia
 Warner Robins, GA

Pending

Community National Bank
 Dayton, TN

Rossville Bank
 Rossville, GA

12-16-2008

02-28-2009

Security Bank of Bibb County
 Macon, GA

Security Bank of North Fulton
 Alpharetta, GA

Pending

Security Bank of Bibb County
 Macon, GA

Security Bank of Houston County
 Perry, GA

Pending

Security Bank of Bibb County
 Macon, GA

Security Bank of Gwinnett County
 Suwanee, GA

Pending

Security Bank of Bibb County
 Macon, GA

Security Bank of North Metro
 Woodstock, GA

Pending

Security Bank of Bibb County
 Macon, GA

Security Bank of Jones County
 Gray, GA

Pending

First Gulf Bank, National Association
 Pensacola, FL

RBC Bank (Georgia)
 Atlanta, GA

Pending

Rossville Bank
 Rossville, GA

Rossville Bankshares, Inc.
 Rossville, GA

12-16-2008

02-28-2009

CHECK CASHER LICENSES ISSUED

<u>CITY</u>	<u>APPLICANT NAME</u>	<u>TRADE NAME</u>
Baxley	* Albany, Inc.	Bell Smith Foods
Albany	* Applejac, LLC	Ajax Liquor
Conyers	Ase-Ri Corporation	
Norcross	Chung's Enterprise, LLC	C&K Check Cashing
Austell	* Deedar Ali Boricha	Petro Mart
Dalton	Guerrero Group, LLC	Guerrero Financial Services
Auburn	* Gwinnett Business, Inc.	Auburn Express
Norcross	H&V Food Corp.	Bravo Farmer's Market
Marietta	Hart & BB Check Cashing Service, LLC	Hart & BB Check Cashing
Barnesville	High Falls Bar-B-Que & Beverage, Inc.	
Tifton	Insurance Unlimited, Inc.	
Gainesville	MP Gainesville, LLC	Texaco at Lakeshore
Americus	* Madhavi Enterprise, LLC	Sam's Danfair Express
Gainesville	* Mithson, Inc.	
Forest Park	* Mohammad Sheikh	Twin Pic
Hazlehurst	* P Khushi, LLC	Mac's Milk
Buena Vista	* RSU Enterprises, LLC	Buena Vista Services
Butler	Saurin, Inc.	Northside
Austell	* Sebo, LLC	Quick-Serve
Americus	* T & R Food Store, Inc.	Super Shop
Austell	Umi Salma, Inc.	Mr. Check Cashier
Blakely	* Viraj Enterprises, Inc.	B. J.'s Express

* =Registered (O.C.G.A. 7-1-700 et al)



DBF's Customer Service Star for the Month of February

It is the Department's goal to provide excellent customer service, meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individual for going above and beyond in serving our customers:

Applications Analyst Irene Harper (NDFI—Mortgage): The Department received comments from three customers regarding Irene stating: "Although the application process was lengthy, as we were caught in the middle of Georgia switching to the NMLS system, the assistance we received from Irene Harper was EXCELLENT, she was very helpful and informative. She is the reason we rated this experience so high," and "The person I was dealing with, Irene Harper, was knowledgeable and courteous," and "Great communication. Ms. Harper was a joy to work with."

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STAR!!**

FASTER. FRIENDLIER. EASIER.



**GEORGIA
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BANKING AND FINANCE**

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We're on the Web!

**Visit our website at:
dbf.georgia.gov**

The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State of Georgia. The Department also has regulatory and/or licensing authority over mortgage brokers, lenders, and processors, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our **Mission** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our **Vision** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

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“Safeguarding Georgia’s Financial Services”