



FINANCIAL INSTITUTIONS TODAY

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

Monthly Bulletin #2

February 2012

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Financial Institution Emergency Contact Information

Given the severe weather incidents across much of our State recently, we would like to take this opportunity to remind Georgia state-chartered financial institutions to ensure that their emergency contact information on file with the Department is current and accurate.

- Georgia state-chartered banks can update their information here:
<https://bkgfin.dbf.state.ga.us/BkEmergCont.html>
- Georgia state-chartered credit unions can update their information here:
<https://bkgfin.dbf.state.ga.us/CUEmergCont.html>

Institutions will need their FDIC Certificate # (banks) or NCUA Charter # (credit unions) and a password to access the system. Forgotten password requests can be sent via e-mail to either dbfcorp@dbf.state.ga.us or Director of Communications and Planning Carol Webb at webbc@dbf.state.ga.us.

Emergency Communications System (ECS)



Last September, the Department announced a new tool that will be utilized to communicate with Georgia state-chartered institutions during emergency situations. The ECS, provided and supported by the Federal Reserve Bank of St. Louis, enhances the Department's existing emergency contact information system, giving our agency the ability to quickly reach our institutions via various methods. ECS allows the Department to quickly establish a two-way communication channel, provide key updates, ascertain the operational status of an institution and provide ongoing updates during an emergency/disaster situation. The Department can authorize the ECS Support Center to send messages to institutions using mediums such as voice, text or email messages. The ECS can also poll institutions, track responses from institutions, and provide financial institution regulators with an update on the status of institutions throughout a crisis.

Testing of the ECS

Twice a year, the Department will conduct a test of the ECS. As part of the test, messages are sent to both cell phones and work e-mail addresses stored in our database to ensure the accuracy of financial institution emergency contact information. Please ensure that your institution's spam filtering tool recognizes the ECS e-mail address (ecs.support@stls.frb.org) and the Department's e-mail addresses (@dbf.state.ga.us) as valid entries.

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 2012.

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
SunTrust Bank Atlanta	Avondale Estates Branch Office 3604 Memorial Drive Decatur, GA 30032 DeKalb County	07-01-2011	02-06-2012
Fidelity Bank Norcross	Alpharetta Branch Office 10905 Jones Bridge Road Alpharetta, GA 30022 Fulton County	07-11-2011	02-13-2012
Fidelity Bank Norcross	Ponce de Leon Branch Office 494 Ponce de Leon Avenue Atlanta, GA 30308 Fulton County	02-29-2012	

FINANCIAL INSTITUTION MERGERS

<u>FINANCIAL INSTITUTION (SURVIVOR)</u>	<u>MERGED INSTITUTION</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
Peoples State Bank & Trust Baxley, GA	Citizens State Bank Kingsland, GA	Pending	
Five Star Credit Union Dothan, AL	Frederica Credit Union Brunswick, GA	02-06-2012	02-29-2012
The Farmers Bank Forsyth, GA	The Bank of Perry Perry, GA	Pending	
The Farmers Bank Forsyth, GA	The Peoples Bank Covington, GA	Pending	
The Farmers Bank Forsyth, GA	Spivey State Bank Swainsboro, GA	Pending	
Bank of Upson Thomaston, GA	Bank of Chickamauga Chickamauga, GA	Pending	
Bank of Upson Thomaston, GA	The First National Bank of Polk County Cedartown, GA	Pending	
Bank of Upson Thomaston, GA	Peachtree Bank Maplesville, AL	Pending	

**APPLICATIONS TO BECOME A BANK HOLDING COMPANY
AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION**

FORMATIONS ONLY

BANK HOLDING COMPANY

Sterne Agee Group, Inc.
Birmingham, AL

TO ACQUIRE

SUM Financial Corporation
Pearson, GA

APPROVAL

Pending

First Volunteer Corporation
Chattanooga, TN

Gateway Bank & Trust
Ringgold, GA

Pending

APPLICATIONS FOR NEW SALE OF CHECK LICENSE

CHECK SELLER

NetSpend Corporation
Austin, TX

APPROVAL

02-06-2012

CHECK CASHER LICENSES OR REGISTRATIONS ISSUED

<u>CITY</u>	<u>APPLICANT NAME</u>	<u>TRADE NAME</u>
Valdosta	* Akshar Holding, Inc.	Lowndes Food Mart
Columbus	Buster Enterprises, Inc.	EZ Rental and Check Cashing
Butler	Butler Foodmart, Inc.	Butler Food Mart
Decatur	Candler Development Group, LLC	Candler Food Mart
Marietta	Comfort Akaya	Commy Check Cashing
Powder Springs	Convenient Cash, Inc.	Convenient Cash
Sugar Hill	* Dalomais, Inc.	Sabor Latino Abarrotes
Canton	* Fina Corp.	San Rafael
Atlanta	* Francis Williams-Bongay	
Grovetown	Grovetown Check Cashing, LLC	Grovetown Check Cashing
Atlanta	Irene Bisong	Global Check Cashing
Statesboro	Irma P. Perkins	Friendly Income Tax
Jackson	* Jackson Food & Fuel, LLC	Peachtree Amoco
Fort Valley	* Ji Kyung Song	Family Food Mart
Pearson	* Kathiya and Patel, Inc.	Four C's Truck Stop
Columbus	Las Americas, Inc.	San Luis Grocery
Chatsworth	* Laxmi Vaibhav, LLC	ABC Convenience Store #2
Lilburn	M&M Check Cashing, LLC	M&M Check Cashing
Hinesville	Morning Calm Properties, Inc.	Ok Cha's Variety Store
Atlanta	Northwood C Store, Inc.	Quick Shop #2
Brunswick	* Om Shiv, Inc.	Adams Market
Valdosta	* Pravin & Madhu Corporation	MK Food Mart #5
Savannah	* Rudra Investments, Inc.	Discount Point
Tifton	* SAANVI 2012, Inc.	BP Quick Change #82
Atlanta	SAEE, Inc.	A&E Check Cashing
Patterson	* Shaishav, Inc.	Neighborhood Grocery
McRae	* Sham Corporation	Quick Stop Store #1
Vienna	* Shree Amba Mataji, Inc.	Citgo Food Mart
Columbus	* Sidewinder, Inc.	Wild Bill's Partyshop
Cairo	* Tienda Latina, Inc.	
Hinesville	Unlimited Taxes and More, Inc.	

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

CUSTOMER SERVICE STARS FOR THE MONTH OF FEBRUARY

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

NDFI Division Mortgage Staff – The Department received comments from a customer stating: "I cannot let another month slip by without sharing my thoughts about Irene Harper, Helen O'Leary, Janet Anderson and Larry Shelley. Working with federal and state regulators all over the country gives me a very keen perspective on professionalism and efficiency. Every time I contact the DBF, I am overwhelmed with the responsiveness, professionalism and cooperative, positive attitudes from everyone at DBF, but in particular; Irene, Helen, Janet and Larry. It is my pleasure to be working with all of you. My dream in life is that y'all would teach the other government regulators that providing excellent customer service is like a smile; 'it costs nothing but creates much'."

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



DBF Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Commissioner Braswell will be speaking at a Business Seminar at Morehouse College, Atlanta on **March 22nd**. He will also be part of a regulatory panel at the Southeast Georgia Community Bank Symposium, hosted by the Georgia Bankers Association along with Georgia Southern University Center for Excellence in Financial Services, at Forest Heights Country Club, Statesboro, on **March 28th**.

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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/processors, lenders and loan originators, 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.

We're on the Web!

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

Our Motto is: "Safeguarding Georgia's Financial Services"

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