



FINANCIAL INSTITUTIONS TODAY

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

December 2022

Inside this issue:

Applications

2

2023 State Holiday Schedule

Please refer to <https://sao.georgia.gov/holidays> for a list of the dates in 2023 proclaimed by Governor Brian P. Kemp as public and legal state holidays when the Capitol and state agencies will be closed.

The following is a listing of state holidays for 2023:

New Year's Day	January 1 – observed on Monday, January 2
Martin Luther King, Jr.'s Birthday	Monday, January 16
Washington's Birthday	February 20 – observed on Tuesday, December 26
State Holiday	Observed on Good Friday, April 7
Memorial Day	Monday, May 29
Juneteenth	Monday, June 19
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Columbus Day	Monday, October 9
Veteran's Day	November 11 – observed on Friday, November 10
Thanksgiving Day	Thursday, November 23
State Holiday	Observed on Friday, November 24
Christmas Day	Monday, December 25

Speaking Engagements

Commissioner Kevin B. Hagler will be speaking at the Georgia Bankers Association's Legislative and Economic Forum on January 11, 2023. For more information and registration, please visit <https://web.cvent.com/event/064b8774-15b1-433b-90b9-ac394db64cfa/summary>.

Commissioner Kevin B. Hagler and Deputy Commissioner for Supervision Melissa Sneed will be speaking at the League of Southeastern Credit Union & Affiliates and Georgia Credit Union Association's Georgia Advocacy Conference. The conference dates are January 31, 2023 – February 1, 2023. Additional information on the conference can be found [here](#).

Commissioner Kevin B. Hagler will be speaking at the Auburn University Bank Directors' College on February 16, 2023. Further information can be found [here](#).

Commissioner Kevin B. Hagler will be speaking at the Federal Reserve Bank of Atlanta's 2023 Banking Outlook Conference on February 23, 2023. The conference will provide an overview of banking conditions, risks, and issues expected over the next 12 months. Additional information on the conference can be found [here](#).

ACTION ON APPLICATIONS FOR THE MONTH

The following is a summary of official action taken by the Department on certain applications by Georgia state-chartered financial institutions, petitions for certificate of incorporation of financial institutions, and other matters of recent interest:

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
First Chatham Bank Savannah, GA	203 S. Laurel Street Springfield, GA 31329	08/04/2022	12/05/2022
Barwick Banking Company Barwick, GA	109 North Main Street Boston, GA 31626	12/08/2022	

APPLICATIONS TO ACQUIRE A FINANCIAL INSTITUTION

<u>FINANCIAL INSTITUTION</u>	<u>TO ACQUIRE</u>	<u>CONFIRMED DATE</u>	<u>EFFECTIVE DATE</u>
The First Bancshares, Inc. Hattiesburg, MS	Heritage Southeast Bancorporation, Inc. Jonesboro, GA	12/15/2022	

FORM A BANK HOLDING COMPANY

<u>BANK HOLDING COMPANY</u>	<u>TO ACQUIRE</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Barwick Bancorp, Inc. St. Augustine, FL	Barwick Banking Company Barwick, GA	10/20/2022	12/01/2022

APPLICATIONS FOR FINANCIAL INSTITUTION MERGERS

<u>SURVIVOR</u>	<u>MERGED INSTITUTION</u>	<u>CONFIRMED DATE</u>	<u>EFFECTIVE DATE</u>
The First Bank Hattiesburg, MS	Heritage Southeast Bank Jonesboro, GA	12/15/2022	
Argent Trust Company Nashville, TN	Ameris Interim Institution, Inc. Atlanta, GA	12/14/2022	12/31/2022

APPLICATIONS FOR FINANCIAL INSTITUTION MERGERS

<u>SURVIVOR</u>	<u>MERGED INSTITUTION</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Credit Union 1 Rantoul, IL	Emory Alliance Credit Union Decatur, GA	09/27/2022	12/31/2022

APPLICATIONS FOR NEW FINANCIAL INSTITUTIONS

<u>FINANCIAL INSTITUTION</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Ameris Interim Institution, Inc. Atlanta, GA	12/14/2022	12/31/2022

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The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, state-chartered trust companies, international banking organizations, and bank holding companies that own Georgia state-chartered financial institutions. The Department also has responsibility for the supervision, regulation, and examination of merchant acquirer limited purpose banks chartered in Georgia.

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, consumer installment loan companies, check cashers, sellers-issuers of payment instruments, and money transmitters.

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