



FINANCIAL INSTITUTIONS TODAY

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

July 2015

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Meet District Director Mark Smith

Mark Smith was recently named District Director of the Department's Southwest (District 5) field office located in Tifton. In his new position as District Director, Mark will assume field regulatory and supervisory responsibilities for the financial institutions in the District.

Mark began his career with the Department in July of 1991 and has worked in the Southeast (District 4) field office located in Dublin during his tenure. Mark has 24 years of experience as a bank examiner, which includes serving as a Supervisory Examiner and serving as a subject matter expert in credit unions.

Mark is a graduate of Georgia College & State University with a BBA in Accounting and is a Certified Examinations Manager.

Congratulations Mark!



Mark Smith

DBF Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- Senior Deputy Commissioner Steve Pleger participated on a regulatory panel at the CBA Banker Regulatory Forum on August 6th in Macon, GA.

Annual Assessment for Georgia State-Chartered Financial Institutions

The Department will e-mail the annual assessment fee letters to Georgia state-chartered banks and credit unions in August, and the **fees will be assessed on September 15, 2015**.

Please complete and submit any change of information by August 31, 2015, using the Electronic Funds Transfer (“EFT”) Authorization Form. The EFT Authorization Form and Instructions can be found on the Department’s website at: <http://dbf.georgia.gov/documents/electronic-funds-transfer-authorization-form-and-instructions>.

Please e-mail or call Chris Pittman with any questions at cpittman@dbf.state.ga.us or 770-986-1641.

Annual Assessment for Supervised Bank Holding Companies

The Department will e-mail the annual holding company assessment fee letters to supervised bank holding companies in August. **The fees are due by September 15, 2015, and online reporting/payment is mandatory** from the Department’s website at: <https://bkgfin.dbf.state.ga.us/HCAssessments.html>.

Please e-mail or call Chris Pittman with any questions at cpittman@dbf.state.ga.us or 770-986-1641.

Georgia Residential Mortgage Act Fee (“GRMA”) Semi-Annual Reporting and Payment Process

The GRMA fee on-line reporting and payment process changed substantially effective January 2, 2015. Refer to the Department’s website for a more detailed discussion of these changes at <http://dbf.georgia.gov/changes-georgia-residential-mortgage-act-10-loan-fee-reporting-and-payment-process>.

To avoid fines for failure to remit GRMA fees when due, reporting and payment must be completed online at <https://bkgfin.dbf.state.ga.us/GRMAFee.htm> by the deadlines established in Rule 80-5-1-.04. Please be reminded that **zero (\$0) reporting is no longer required**. Fees collected for the period January 1 through June 30, 2015, should be remitted to the Department through the online reporting and payment site no later than the first business day of September. For the current GRMA semi-annual period, any filings made after September 1, 2015, are considered late and must be made by submitting the hardcopy fee statement form, along with the GRMA fees and any late fees due.

On June 30, 2015, the Department sent an e-mail notification to the contact person that submitted the prior semi-annual report through the Department’s online reporting and payment site and to the current contact for the licensee that is listed in the NMLS. For state-chartered institutions and Georgia mortgage licensees, the Department also sent a similar notification to the primary institution/licensee contact.

IMPORTANT NOTE: Most of the Department’s payment sites perform better using the Mozilla Firefox browser. If you use Internet Explorer, please ensure that you have version 10 or higher. **Keep in mind that you may also need to refresh your browser and clear your browser’s cache to ensure that you see the current, active page.**

HOLIDAY CLOSING

This is a reminder that the Department will be closed on Monday, September 7th for Labor Day.

Action on Applications for the Month:

The following is a summary of official action taken on applications by State Financial Institutions under Title 7, Chapter 1 of the O.C.G.A. and petitions for Certificate of Incorporation of Financial Institutions and other matters of interest during the month of July 2015.

FINANCIAL INSTITUTION CONVERSIONS

<u>PREVIOUS NAME</u>	<u>CONVERTED TO</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
Robins Federal Credit Union	Robins Financial Credit Union Warner Robins Houston County	07-21-2015	

APPLICATIONS FOR DISSOLUTION

<u>FINANCIAL INSTITUTION</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
Farmers State Bank Lumpkin, GA 31815	07-10-2015	

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
SunTrust Bank Atlanta	Del Mar Branch Office 322 8th Street, Suite 100 Del Mar, CA 92014 San Diego County	07-08-2015	
SunTrust Bank Atlanta	Market Drive Branch Office 227 Market Drive Lenoir City, TN 37771 Loudon County	02-23-2015	07-27-2015
SunTrust Bank Atlanta	Los Angeles Branch Office 1999 Avenue of the Stars Los Angeles, CA 90067 Los Angeles County	07-08-2015	
SunTrust Bank Atlanta	San Diego Branch Office 655 West Broadway, 13th Floor San Diego, CA 92101 San Diego County	07-08-2015	
SunTrust Bank Atlanta	San Francisco Branch Office One Montgomery Street, Suite 2800 San Francisco, CA 94104 San Francisco County	07-08-2015	
PeoplesSouth Bank Colquitt	Fourth Street Branch Office 58 Fourth Street Apalachicola, FL 32328 Franklin County	07-06-2015	
PeoplesSouth Bank Colquitt	Central Avenue West Branch Office 20455 Central Avenue West Blountsville, FL 32424 Calhoun County	07-06-2015	

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
PeoplesSouth Bank Colquitt	Highway 71 Branch Office 2260 Highway 71 Marianna, FL 32448 Jackson County	07-06-2015	
PeoplesSouth Bank Colquitt	West 23rd Street Branch Office 400 West 23rd Street Panama City, FL 32405 Bay County	07-06-2015	
PeoplesSouth Bank Colquitt	Cecil G Costin Sr Boulevard Branch Office 418 Cecil G Costin Sr Boulevard Port Saint Joe, FL 32456 Gulf County	07-06-2015	
PeoplesSouth Bank Colquitt	Capital Circle Branch Office 2721 Capital Circle NE Tallahassee, FL 32308 Leon County	07-06-2015	
Metro City Bank Doraville	Montgomery Branch Office 2779 Bell Road Montgomery, AL 36117 Montgomery County	01-15-2015	07-06-2015
The Brand Banking Company Lawrenceville	Dacula Branch Office 485 Dacula Road Dacula, GA 30019 Gwinnett County	Pending	
The Brand Banking Company Lawrenceville	Suwanee Branch Office 480 Industrial Boulevard Suwanee, GA 30024 Gwinnett County	Pending	

NOTICE OF CHANGE IN NAME

<u>PREVIOUS NAME</u>	<u>NEW NAME</u> <u>EFFECTIVE DATE</u>	<u>APPROVAL DATE</u>	
LaGrange Banking Company LaGrange	Calumet Bank	06-02-2015	07-10-2015

APPLICATIONS FOR RESERVATION OF A NAME

<u>PROPOSED NAME</u>	<u>COUNTY</u>	<u>APPLICANT</u>
Family First Credit Union	Fulton County	Mr. Stephen P. Smith President Fulton Teachers Credit Union 3604 Atlanta Avenue Hapeville, GA 30354
Southeastern Credit Union	Lowndes County	Mr. Steve Morrill Chief Financial Officer Southeastern Federal Credit Union P.O. Box 2067 Valdosta, GA 31604-2067

FINANCIAL INSTITUTION MERGERS**FINANCIAL INSTITUTION
(SURVIVOR)****MERGED INSTITUTION
EFFECTIVE DATE****APPROVAL DATE**

Southern States Bank Anniston, AL	Columbus Community Bank Columbus, GA	Pending
United Community Bank Blairsville, GA	First National Bank Lenoir City, TN	06-26-2015 07-17-2015
United Community Bank Blairsville, GA	The Palmetto Bank Greenville, SC	Pending
FSGBank, National Association Chattanooga, TN	Atlantic Capital Bank Atlanta, GA	Pending
Members First Credit Union Decatur, GA	Chatham Federal Credit Union Savannah, GA	Pending
Hamilton State Bank Hoschton, GA	Highland Commercial Bank Marietta, GA	Pending
FirstBank Lexington, TN	Northwest Georgia Bank Ringgold, GA	Pending
State Bank and Trust Company Macon, GA	First Bank of Georgia Augusta, GA	07-06-2015 07-24-2015
Renasant Bank Tupelo, MS	HeritageBank of the South Albany, GA	06-25-2015 07-01-2015

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

NOA Bancorp, Inc. Duluth, GA	NOA Bank Duluth, GA	Pending
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ACQUISITIONS

Southern States Bancshares, Inc. Anniston, AL	Columbus Community Bank Columbus, GA	Pending
Atlantic Capital Bancshares, Inc. Atlanta, GA	First Security Group, Inc. Chattanooga, TN	Pending
United Community Banks, Inc. Blairsville, GA	Palmetto Bancshares, Inc. Greenville, SC	07-09-2015
Hamilton State Bancshares, Inc. Hoschton, GA	Highland Financial Services, Inc. Marietta, GA	Pending

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The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, and state-chartered trust companies. The Department also has responsibility for the supervision, regulation, and examination of Merchant Acquirer Limited Purpose Banks (MALPBs) chartered in Georgia.

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, check cashers, sellers-issuers of payment instruments, money transmitters, 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 a willing and able partner with our regulated entities in order to support vibrant and economic growth and prosperity in Georgia.

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