



FINANCIAL INSTITUTIONS TODAY

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

July 2018

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Supervision Division Personnel Changes



Victoria Williams has been promoted to the position of Supervisory Manager, effective August 1, 2018. Victoria is a Senior Financial Examiner and is a Certified Fraud Examiner. In 2008, she began her career with the Department in District 2 (Loganville). During her ten years of experience with the Department, she spent five years with the SunTrust Bank examination team, including serving in the role of Team Lead.

Victoria earned a Master of Science, Accounting, from Liberty University (Lynchburg, Virginia); holds a Bachelor of Business Administration, Accounting, from Clayton State University (Morrow, Georgia); and has an Associate of Arts, General Studies, from American Military University (Charles Town, West Virginia).

Congratulations to Justin McElheney on his promotion to Director for Non-Depository Financial Institutions. He has 13 years of service in the Supervision division of the Department and served as a Supervisory Manager since 2016. Justin is a graduate of the University of Georgia with a BBA in Organization Management. Best of luck in your new role, Justin!



Please note the following Supervisory Manager Portfolio assignments, effective August 15, 2018:

Brittany Bohannon, Supervisory Manager (Trust Specialist; Accounting Specialist): Applications; Banks and Holding Companies (Districts 1 and 5); Credit Unions (District 5); Merchant Acquirer Limited Purpose Banks
bbohannon@dbf.state.ga.us 770-986-5049

Mathew Robinson, Supervisory Manager (Central Point of Contact for National Credit Union Administration/Credit Union Specialist; Certified At-Risk Adult Crime Tactics Specialist; Large Institutions Specialist): Banks and Holding Companies (District 4); Credit Unions (Districts 2 and 4)
mrobinson@dbf.state.ga.us 770-986-1627

Victoria Williams, Supervisory Manager (Large Institutions Specialist; Accounting Specialist; Certified Fraud Examiner): Banks and Holding Companies (District 2, SunTrust Bank, Synovus Bank, United Community Bank, Ameris Bank, Reliance Trust Company); Credit Unions (District 1)
vwilliams@dbf.state.ga.us 770-986-1643

Murali Ramachandran, Supervisory Manager (Capital Markets Specialist): Applications; Business Analyst
mramachandran@dbf.state.ga.us 770-986-1645

Senior Deputy Commissioner Steve Pleger Elected NASCUS Secretary/Treasurer



On July 18, 2018, the National Association of State Credit Union Supervisors (NASCUS) announced the election of Senior Deputy Commissioner Steve Pleger as NASCUS Secretary/Treasurer. Members of the NASCUS Regulator Board are elected by regulator members of NASCUS, made up of all state credit union regulatory agencies across the nation. NASCUS was established in 1965 by state credit union regulators to promote the safety and soundness of state-chartered credit unions.

2018 National Survey of Community Banks

The Department wishes to extend our appreciation to all our bankers who participated in the 2018 National Survey to make sure the voice of Georgia community banks is heard. We are very pleased to note that this year Georgia bankers participated in the survey at the highest rate ever. Thank you!

Action on Applications for the Month

The following is a summary of official action taken by the Department on applications by Georgia state-chartered 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 2018:

APPLICATIONS FOR DISSOLUTION

<u>FINANCIAL INSTITUTION</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Georgia Heritage Bank Dallas, GA 30132	Pending	
State Bank of Georgia Fayetteville, GA 30214-1012	05-22-2018	07-31-2018
Southern Bank Sardis, GA 30456-0100	Pending	

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL DATE</u>	<u>BEGIN BUSINESS DATE</u>
First American Bank and Trust Company Athens	Lawrenceville 235 Crogan Street Lawrenceville, GA 30046 Gwinnett County	07-11-2018	
Fidelity Bank Atlanta	Sugar Hill 255 Peachtree Industrial Boulevard Sugar Hill, GA 30518 Gwinnett County	03-26-2018	07-12-2018
SunTrust Bank Atlanta	Covington Kroger 3139 Highway 278 NE Covington, GA 30014 Newton County	04-30-2018	07-23-2018
Synovus Bank Columbus	Bowman Road 5429 Bowman Road Suite 110 Macon, GA 31210 Bibb County	07-25-2018	
The Heritage Bank Hinesville	Jacksonville 10328 Deerwood Park Boulevard Jacksonville, FL 32256 Duval County	03-22-2018	07-09-2018
Vinings Bank Smyrna	Alpharetta 5960 North Point Parkway Alpharetta, GA 30022 Fulton County	12-13-2017	07-17-2018

Oconee State Bank
Watkinsville

Gwinnett Financial Center
1755 North Brown Road
Huntcrest I, Suite 125
Lawrenceville, GA 30043
Gwinnett County

07-11-2018

APPLICATIONS TO CHANGE LOCATION

FINANCIAL INSTITUTION CHANGE BRANCH OFFICE LOCATION APPROVAL DATE EFFECTIVE DATE

Delta Community Credit Union Atlanta	From: Snellville 1670 Scenic Highway Snellville, GA 30078 Gwinnett County To: 1708 Highway 124 Suite H Snellville, GA 30078 Gwinnett County	12-19-2017	07-09-2018
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SunTrust Bank Atlanta	From: Semmes Avenue 1518 Hull Street Richmond, VA 23224 Henrico County To: 1200 Semmes Avenue Richmond, VA 23224 Henrico County	03-05-2018	07-13-2018
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SunTrust Bank Atlanta	From: Hollywood 2001 Hollywood Boulevard Hollywood, FL 33020 Broward County To: 1800 S Young Circle Hollywood, FL 33020 Broward County	11-28-2017	07-27-2018
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FINANCIAL INSTITUTION MERGERS

<u>SURVIVOR</u>	<u>MERGED INSTITUTION</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Georgia's Own Credit Union Atlanta, GA	State Bank of Georgia Fayetteville, GA	05-22-2018	07-31-2018
Cadence Bank, N.A. Birmingham, AL	State Bank and Trust Company Macon, GA	Pending	
Bank of Early Blakely, GA	One South Bank Chipley, FL	Pending	
CoastalStates Bank Hilton Head Island, SC	Foothills Community Bank Dawsonville, GA	06-26-2018	07-17-2018
LGE Community Credit Union Marietta, GA	Georgia Heritage Bank Dallas, GA	Pending	
FNB Bank Scottsboro, AL	Capital Bank Fort Oglethorpe, GA	Pending	
CORE Credit Union Statesboro, GA	Savannah Federal Credit Union Savannah, GA	07-12-2018	

North Georgia Credit Union
Toccoa, GA

Rabun-Tallulah Federal Credit Union
Tiger, GA

Pending

Renasant Bank
Tupelo, MS

The Brand Banking Company
Lawrenceville, GA

07-24-2018

DBF Outreach and Upcoming Speaking Engagements

CBA's Banker Regulatory Forum – Deputy Commissioner for Supervision Melissa Sneed spoke at the Community Bankers Association of Georgia's Banker Regulatory Forum: 3rd Quarter on August 2, at Idle Hour Country Club, Macon, Georgia.

CBA's 2018 CFO/Financial Officers Conference – Commissioner Kevin Hagler spoke at the Community Bankers Association of Georgia's 2018 CFO/Financial Officers Conference on August 13, at DoubleTree Suites-Galleria, Atlanta, Georgia.

GBA Compliance Conference – Deputy Commissioner for Supervision Melissa Sneed will be speaking at the Georgia Bankers Association's Compliance Conference on September 12, at Crowne Plaza Atlanta SW-Peachtree City, Peachtree City, Georgia.

The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, state-chartered trust companies, 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, check cashers, sellers-issuers of payment instruments, money transmitters, and international banking organizations.

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 economic growth and prosperity in Georgia.

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