



FINANCIAL INSTITUTIONS TODAY

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

Monthly Bulletin #3

March 2014

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Supervisory Manager Changes

The Department has made some internal, strategic changes regarding distribution of workloads for Supervisory Managers with oversight of state-chartered institutions. Effective March 21, 2014, assignments for Supervisory Managers are as follows:

Pam Keane, Director of Supervision: Central Point of Contact for Credit Unions

pkeane@dbf.state.ga.us

770-986-1636

Lori Binford, Supervisory Manager: Holding Companies, Banks and Credit Unions - District 1; SunTrust Bank

binford@dbf.state.ga.us

770-986-1627

Mark Pressler, Supervisory Manager: (Capital Markets Specialist); Holding Companies, Banks and Credit Unions - District 2; Delta Community Credit Union

mpressler@dbf.state.ga.us

770-986-1643

Murali Ramachandran, Supervisory Manager: (Applications); Holding Companies, Banks and Credit Unions - District 4

murali@dbf.state.ga.us

770-986-1645

Brittany Bohannon, Supervisory Manager: (Trust Specialist); Holding Companies, Banks and Credit Unions - District 5; Synovus Bank; Reliance Trust Company

bohannon@dbf.state.ga.us

770-986-5049

OFFICE CLOSING

This is a reminder that the Department will be closed on **Monday, April 28th** for Confederate Memorial Day.

"Safeguarding Georgia's Financial Services"

Credit Unions: Timely and Accurate Call Report Filings

NCUA Letter to Credit Unions No. 14-CU-03 notified all federally insured credit unions of the NCUA's intent to assess civil money penalties for late Call Report and Profile data submissions. Management at each credit union should carefully review the Letter and access resources provided to help meet the filing deadlines located on the NCUA's website at:

<http://www.ncua.gov/DataApps/CUOnline/Pages/default.aspx>

The Call Report filing deadlines for 2014 are as follows:

Call Report Cycle	Submission Deadline
2013:Q4	January 24, 2014
2014:Q1	April 25, 2014
2014:Q2	July 25, 2014
2014:Q3	October 24, 2014

It is important to note that not only do late submissions result in penalties, but penalties may also be assessed for filing inaccurate information.

DBF Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- Commissioner Kevin Hagler will be speaking at the Northwest Georgia Community Bank Symposium on **April 23rd**. This event is hosted by the Georgia Bankers Association along with Berry College. [Read more or register for the event.](#)

Action on Applications for the Month of March:

The following is a summary of official action taken on applications by State Financial Institutions under Chapter 7-1 of the Official Code of Georgia Annotated and petitions for Certificate of Incorporation of Financial Institutions and other matters of interest during the month of March 2014.

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
SunTrust Bank Atlanta	Darnestown Branch Office 14112 Darnestown Road Germantown, MD 20874 Montgomery County	08-09-2013	03-04-2014
United Community Bank Blairsville	Augusta Street (SC) Branch Office 1400 Augusta Street Greenville, SC 29605 Greenville County	03-31-2014	
PeoplesSouth Bank Colquitt	Lynn Haven Branch Office 630 Ohio Avenue Lynn Haven, FL 32444 Bay County	Pending	
PeoplesSouth Bank Colquitt	Mexico Beach Branch Office 1202 Highway 98 Mexico Beach, FL 32456 Bay County	Pending	
NOA Bank Duluth	Johns Creek Branch Office 5805-A State Bridge Road Johns Creek, GA 30097 Fulton County	03-20-2014	
Ameris Bank Moultrie	Greenville University Branch Office 7800 N. Tigerville Road, Suite A Taylors, SC 29687 Greenville County	Pending	

APPLICATIONS TO CHANGE LOCATION

<u>FINANCIAL INSTITUTION</u>	<u>CHANGE LOCATION OF</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
SunTrust Bank Atlanta	From: Oak Ridge Kroger Branch Office 380 S Illinois Ave Oak Ridge, TN 37830 Anderson County To: 1550 Oak Ridge Turnpike Oak Ridge, TN 37830 Anderson County	Pending	
SunTrust Bank Atlanta	From: Palm Beach Branch Office 109 Royal Palm Way Palm Beach, FL 33480 Palm Beach County To: 440 Royal Palm Way Palm Beach, FL 33480 Palm Beach County	03-17-2014	

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

Community & Southern Bank
Atlanta, GA

Community Bank & Trust - West Georgia
LaGrange, GA

MERGED INSTITUTION

Verity Bank
Winder, GA

Community Bank & Trust- Alabama
Union Springs, AL

APPROVAL EFFECTIVE

Pending

Pending

**DEPARTMENT OF
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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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