



FINANCIAL INSTITUTIONS TODAY

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

March 2015

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FFIEC Releases Two Statements on Compromised Credentials and Destructive Malware

On March 30, 2015, the Federal Financial Institutions Examination Council (“FFIEC”) released two statements about techniques financial institutions can use to identify and mitigate cyber attacks that compromise user credentials or use destructive software, known as malware. In addition, the FFIEC provided information on what institutions can do to prepare for and respond to these threats.

In accordance with FFIEC guidance, institutions should:

- Securely configure systems and services;
- Review, update, and test incident response and business continuity plans;
- Conduct ongoing information security risk assessments;
- Perform security monitoring, prevention, and risk mitigation;
- Protect against unauthorized access;
- Implement and test controls around critical systems regularly;
- Enhance information security awareness and training programs; and
- Participate in industry information-sharing forums, such as the Financial Services Information Sharing and Analysis Center.

The FFIEC also highlighted resources that provide useful information for strengthening user awareness regarding safe online practices.

Access the full FFIEC press release, related statements, and other resources at:

<http://www.ffiec.gov/press/pr033015.htm>

DBF Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- Commissioner Hagler will be participating on a regulatory panel on April 23rd at the Southeast Georgia Community Bank Symposium hosted by the Georgia Bankers Association and the Georgia Southern University Center for Excellence in Financial Services. [Learn more about this event.](#)
- Deputy Commissioner for Supervision Lori Godfrey will be participating in the Community Bankers Association’s Banker Regulatory Forum on May 7th. [Read more or register for the event.](#)

"Safeguarding Georgia’s Financial Services"

FFIEC Issues Press Release on Cyber Security Priorities

On March 17, 2015, the FFIEC issued a press release outlining its cybersecurity priorities for the remainder of 2015.

The priorities include seven workstreams that stem from a 2014 pilot assessment of cybersecurity readiness at more than 500 financial institutions. The planned work includes the development and issuance of a self-assessment tool this year to assist institutions in evaluating their inherent cybersecurity risk and their risk management capabilities.

Additional focus for the FFIEC's cybersecurity priorities include enhancement of their incident analysis, crisis management, training, and policy development and expansion of their focus on technology service providers' cybersecurity preparedness. Additionally, the FFIEC will continue to improve its collaboration with other agencies and communicate on the importance of cybersecurity awareness and best practices among financial industry participants and regulators.

Access the full FFIEC press release and related resources at: <http://www.ffiec.gov/press/pr031715.htm>

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 March 2015.

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
United Community Bank Blairsville	Augusta Street (SC) Branch Office 1400 Augusta Street Greenville, SC 29605 Greenville County	03-31-2014	03-02-2015
Southern Bank & Trust Clarkesville	Blairsville Branch Office 361 Blue Ridge Street Blairsville, GA 30512 Union County	11-04-2014	03-16-2015
Synovus Bank Columbus	Demonbreun Street Branch Office 1033 Demonbreun Street Nashville, TN 37203 Davidson County	Pending	
First Intercontinental Bank Doraville	Old Denton Road Branch Office 2541 Old Denton Road Carrollton, TX 75006 Dallas County	03-16-2015	
First Intercontinental Bank Doraville	Norcross Branch Office 5495 Jimmy Carter Boulevard Norcross, GA 30093 Gwinnett County	03-05-2015	
Ameris Bank Moultrie	Albany Mall Branch Office 2630 Dawson Road Albany, GA 31707 Dougherty County	03-11-2015	

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
Ameris Bank Moultrie	East Albany Branch Office 2111 E. Oglethorpe Expressway Albany, GA 31705 Dougherty County	03-11-2015	
Ameris Bank Moultrie	Slappey Drive Branch Office 1100 Dawson Road Albany, GA 31707 Dougherty County	03-11-2015	
Ameris Bank Moultrie	Blountstown Branch Office 16763 SE Pear Street Blountstown, FL 32424 Calhoun County	03-23-2015	
Ameris Bank Moultrie	Cross City Branch Office 79 NE 121st Street Cross City, FL 32628 Dixie County	03-23-2015	
Ameris Bank Moultrie	Defuniak Springs Branch Office 138 US Highway 90 E Defuniak Springs, FL 32435 Walton County	03-23-2015	
Ameris Bank Moultrie	Dublin Mall Branch Office 2101 Veterans Boulevard Dublin, GA 31021 Laurens County	03-11-2015	
Ameris Bank Moultrie	Fitzgerald Branch Office 115 East Central Avenue Fitzgerald, GA 31750 Ben Hill County	03-11-2015	
Ameris Bank Moultrie	High Springs Branch Office 35 North Main Street High Springs, FL 32643 Alachua County	03-23-2015	
Ameris Bank Moultrie	Fort Stewart Branch Office 102 W General Screven Way Hinesville, GA 31313 Liberty County	03-11-2015	
Ameris Bank Moultrie	Jasper Branch Office 105 N.E. 2nd Avenue Jasper, FL 32052 Hamilton County	03-23-2015	
Ameris Bank Moultrie	Gleason's Mall Branch Office 2357 W US Highway 90 Lake City, FL 32055 Columbia County	03-23-2015	
Ameris Bank Moultrie	South 1st Street Branch Office 355 SW Bentley Place Lake City, FL 32025 Columbia County	03-23-2015	

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
Ameris Bank Moultrie	Live Oak Branch Office 201 Ohio Avenue S Live Oak, FL 32064 Suwannee County	03-23-2015	
Ameris Bank Moultrie	S. Main Street Branch Office 300 S. Main Street Moultrie, GA 31768 Colquitt County	03-11-2015	
Ameris Bank Moultrie	Thomasville Gateway Branch Office 14977 US Highway 19 South Thomasville, GA 31792 Thomas County	03-11-2015	
Ameris Bank Moultrie	Tifton Main Branch Office 127 First Street Tifton, GA 31794 Tift County	03-11-2015	
Ameris Bank Moultrie	Waycross Main Branch Office 401 Carswell Avenue Waycross, GA 31501 Ware County	03-11-2015	
Associated Credit Union Norcross	Forest Park Branch Office 842 Main Street Forest Park, GA 30297-1465 Clayton County	03-19-2015	
The Piedmont Bank Dunwoody	Dunwoody Branch Office 1725 Mount Vernon Road Dunwoody, GA 30338 DeKalb County	03/24/2015	

NOTICE OF CHANGE IN NAME

<u>PREVIOUS NAME</u>	<u>NEW NAME</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
The Farmers Bank Forsyth	Persons Banking Company	03-13-2015	03-30-2015

FINANCIAL INSTITUTION MERGERS

<u>FINANCIAL INSTITUTION (SURVIVOR)</u>	<u>MERGED INSTITUTION</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
Community & Southern Bank Atlanta, GA	Community Business Bank Cumming, GA	Pending	
United Community Bank Blairsville, GA	First National Bank Lenoir City, TN	Pending	
Georgia United Credit Union Duluth, GA	HealthCom Federal Credit Union Dalton, GA	01-26-2015	03-01-2015
The Southern Credit Union Fayetteville, GA	GDC Federal Credit Union Newnan, GA	Pending	

**FINANCIAL INSTITUTION
(SURVIVOR)****MERGED INSTITUTION****APPROVAL****EFFECTIVE**Ameris Bank
Moultrie, GAMerchants and Southern Bank
Gainesville, FL

Pending

Renasant Bank
Tupelo, MSHeritageBank of the South
Albany, GA

Pending

**APPLICATIONS TO BECOME A BANK HOLDING COMPANY
AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION****BANK HOLDING COMPANY****TO ACQUIRE****APPROVAL****FORMATIONS**NOA Bancorp, Inc.
Duluth, GANOA Bank
Duluth, GA

Pending

ACQUISITIONSUnited Community Banks, Inc.
Blairsville, GAMoneyTree Corporation
Lenoir City, TN

Pending

Ameris Bancorp
Moultrie, GAMerchants & Southern Banks of Florida, Incorporated
Gainesville, FL

Pending

Renasant Corporation
Tupelo, MSHeritage Financial Group, Inc.
Albany, GA

03-02-2015

OFFICE CLOSING

This is a reminder that the Department of Banking and Finance will be closed on **Monday, April 27th** for Confederate Memorial Day.

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BANKING AND FINANCE**

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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 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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