



# FINANCIAL INSTITUTIONS TODAY

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

May 2015

## Inside this issue:

- 3rd Annual Community Bank Research Conference and 2015 Survey 2
- Action on Applications for the Month 2
- Upcoming Outreach and Speaking Engagements 4

## Department Issues Proposed Rulemaking and Provides Opportunity to Comment

On May 12, 2015, pursuant to the provisions of the Georgia Administrative Procedure Act, O.C.G.A. § 50-13-1 et seq., and by the authority of O.C.G.A. §§ 7-1-61, 7-1-1012, 7-9-13 and other cited statutes, the Department of Banking and Finance (“Department”) gave notice of its intent to adopt new rules.

Comments to the Department of Banking and Finance must be received by the close of business on Friday, June 12, 2015.

The Proposed Rules may be viewed or downloaded from the Department’s website at: [http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related\\_files/document/DBFProposedRules\\_5-12-2015.pdf](http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related_files/document/DBFProposedRules_5-12-2015.pdf).

## 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.html> by the deadlines established in Rule 80-5-1-.04. 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.

Prior to June 30, 2015, the Department will send an e-mail notification to the contact person that submitted the prior semi-annual report through the Department’s online reporting and payment site. For state-chartered institutions and Georgia mortgage licensees, the Department will also send 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.

## 3rd Annual Community Bank Research Conference and 2015 Survey

In its [April 2015 Financial Institutions Today newsletter](#), the Department provided information regarding the third annual Community Banking in the 21<sup>st</sup> Century research and policy conference hosted by the Conference of State Bank Supervisors (“CSBS”) and the Federal Reserve System. The goal of the conference is to provide a venue and encourage research on community banking. This research is a critical component to improving public policy as it relates to community banks and local communities.

In May, the Department e-mailed information, including the 2015 survey link, to Georgia state-chartered banks. In the coming weeks, institutions can expect a follow-up e-mail communication from the Department ([dbfpress@dbf.state.ga.us](mailto:dbfpress@dbf.state.ga.us)) that will include the link to the survey. **Please complete the survey by June 30, 2015.**

We strongly encourage participation in the survey so that concerns and issues facing Georgia banks are properly represented.

### 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 May 2015.

#### **APPLICATIONS FOR DISSOLUTION**

<b><u>FINANCIAL INSTITUTION</u></b>	<b><u>APPROVAL</u></b>	<b><u>EFFECTIVE</u></b>
Farmers State Bank Lumpkin, GA 31815	Pending	

#### **APPLICATIONS TO ESTABLISH A BRANCH OFFICE**

<b><u>FINANCIAL INSTITUTION</u></b>	<b><u>BRANCH OFFICE</u></b>	<b><u>APPROVAL</u></b>	<b><u>BEGIN BUSINESS</u></b>
Synovus Bank Columbus	Ellis Building Branch Office 1605 Main Street Sarasota, FL 34236 Sarasota County	Pending	
The Piedmont Bank Norcross	Dunwoody Branch Office 1725 Mount Vernon Road Dunwoody, GA 30338 DeKalb County	03/24/2015	05/04/2015
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	
Fidelity Bank Norcross	Peachtree Industrial Boulevard Branch Office 4591 Peachtree Industrial Boulevard Norcross, GA 30092 Gwinnett County	05-06-2015	

**FINANCIAL INSTITUTION**Fidelity Bank  
Norcross**BRANCH OFFICE**Snellville Branch Office  
1595 Scenic Highway North  
Snellville, GA 30078  
Gwinnett County**APPROVAL**

05-06-2015

**BEGIN BUSINESS****APPLICATIONS TO CHANGE LOCATION****FINANCIAL INSTITUTION**Ameris Bank  
Moultrie**CHANGE LOCATION OF**

Jekyll Island Main Street Branch Office

From: 531 North Beachview Drive  
Jekyll Island, GA 31527  
Glynn County

To: 31 Main Street, Unit 101  
Jekyll Island, GA 31527  
Glynn County

**APPROVAL**

12-15-2014

**EFFECTIVE**

05-18-2015

**FINANCIAL INSTITUTION MERGERS****FINANCIAL INSTITUTION  
(SURVIVOR)**Community & Southern Bank  
Atlanta, GA**MERGED INSTITUTION**Community Business Bank  
Cumming, GA**APPROVAL**

05-07-2015

**EFFECTIVE**

05-08-2015

United Community Bank  
Blairsville, GAFirst National Bank  
Lenoir City, TN

Pending

Georgia United Credit Union  
Duluth, GAEtowah Valley Federal Credit Union  
Cartersville, GA

05-22-2015

The Southern Credit Union  
Fayetteville, GAGDC Federal Credit Union  
Newnan, GA

04-06-2015

05-01-2015

IBERIABANK  
LaFayette, LAGeorgia Commerce Bank  
Atlanta, GA

02-04-2015

05-31-2015

State Bank and Trust Company  
Macon, GAFirst Bank of Georgia  
Augusta, GA

Pending

Ameris Bank  
Moultrie, GAMerchants and Southern Bank  
Gainesville, FL

05-08-2015

05-22-2015

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

Landmark Bancshares, Inc.  
Marietta, GAFirst Landmark Bank  
Marietta, GA

05-22-2015

**BANK HOLDING COMPANY****TO ACQUIRE****APPROVAL****ACQUISITIONS**

Ameris Bancorp  
Moultrie, GA

Merchants & Southern Banks of Florida, Incorporated  
Gainesville, FL

05-08-2015

**APPLICATIONS FOR RESERVATION OF A NAME****PROPOSED NAME**

Robins Financial Credit Union

**COUNTY**

Houston County

**APPLICANT**

Ms. Christina O'Brien  
Vice President, Risk Management  
Robins Federal Credit Union  
P.O. Box 6849  
Warner Robins, GA 31095

**NOTIFICATION OF APPROVAL OF APPLICATION  
TO SERVE A RESIDENTIAL GROUP COMMON BOND****CREDIT UNION**

IBM Southeast Employees' Federal Credit Union  
*to be known as* IBM Southeast Employees' Credit Union  
Boca Raton, FL

**RESIDENTIAL GROUP COMMON BOND**

Cobb County, GA

**APPROVAL**

05-15-2015

MAX Credit Union  
Montgomery, AL

Muscogee County, GA

05-22-2015

## DBF Outreach

### AND UPCOMING SPEAKING ENGAGEMENTS

- Senior Deputy Commissioner Steve Pleger will be participating on the Banker/Regulator Point-Counterpoint panel at the Community Banker Association's 37th Annual Leadership Division Convention being held in Miramar, FL on June 13th. [Learn more or register for the event.](#)

**HOLIDAY OBSERVANCE—OFFICE CLOSING**

This is a reminder that the Department will be closed on **Friday, July 3rd** for the Independence Day holiday.

**DEPARTMENT OF  
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](http://dbf.georgia.gov)**

*Our Motto is: "Safeguarding Georgia's Financial Services"*

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