



FINANCIAL INSTITUTIONS TODAY

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

Monthly Bulletin #10

October 2012

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Annual Assessment for State-Chartered Financial Institutions

The annual assessment fee letters will be e-mailed to banks and credit unions early in December, and the fees will be assessed on **January 31, 2013**.

Please complete and submit by December 31, 2012, the Electronic Funds Transfer Authorization/ACH Form for any change of information. The ACH Authorization and Instructions Form can be found on our website from the Banks & Holding Companies [Banking Memos and Guidance page](#) or from the Credit Unions [CU Policy Statements and Guidance page](#).

Please e-mail or call Renee` Martin with any questions at rmartin@dbf.state.ga.us or 770-986-1641.

DBF Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Commissioner Braswell will be participating on a panel at the Georgia Chamber of Commerce's Tax & Finance Committee meeting at the Marriott Marquis, Atlanta, GA on **November 9th**. Commissioner Braswell will also be meeting with three [GBA Roundtable Groups](#) at the Idle Hour Country Club in Macon on **November 16th, 28th and 30th**.
- ❖ Deputy Commissioner for Supervision Kevin Hagler will be participating on a regulatory panel at the CBA Regulation & Taxation Committee meeting on **November 8th**, being held at [Vinings Bank](#), Smyrna, GA. Kevin will also be meeting with two [GBA Roundtable Groups](#) at the Idle Hour Country Club in Macon on **November 29th and December 5th**.

"Safeguarding Georgia's Financial Services"

Financial Institution Emergency Contact Information

We would like to take this opportunity to remind Georgia state-chartered financial institutions to ensure that their emergency contact information on file with the Department is current and accurate.

- Georgia state-chartered banks can update their information here:
<https://bkgfin.dbf.state.ga.us/BkEmergCont.html>
- Georgia state-chartered credit unions can update their information here:
<https://bkgfin.dbf.state.ga.us/CUEmergCont.html>

Institutions will need their FDIC Certificate # (banks) or NCUA Charter # (credit unions) and a password to access the system. Forgotten password requests can be sent via e-mail to either dbfcorp@dbf.state.ga.us or Director of Communications and Planning Carol Webb at webbc@dbf.state.ga.us.

Emergency Communications System (ECS)



In September 2011, the Department announced a new tool that will be utilized to communicate with Georgia state-chartered institutions during emergency situations. The ECS, provided and supported by the Federal Reserve Bank of St. Louis, enhances the Department's existing emergency contact information system, giving our agency the ability to quickly reach our institutions via various methods. ECS allows the Department to quickly establish a two-way communication channel, provide key updates, ascertain the operational status of an institution and provide ongoing updates during an emergency/disaster situation. The Department can authorize the ECS Support Center to send messages to institutions using mediums such as voice, text or email messages. The ECS can also poll institutions, track responses from institutions, and provide financial institution regulators with an update on the status of institutions throughout a crisis.

Testing of the ECS

Twice a year, the Department will conduct a test of the ECS. The goal of each semi-annual test is to validate financial institution emergency contact information stored in our database to ensure the accuracy of that information.

On Wednesday October 24, 2012, a semi-annual test of the ECS was conducted to ensure the accuracy of work e-mail addresses for financial institution emergency contacts and confirm ECS' capability to deliver a notification in a timely manner. The results of this test were very positive! Thank you to those that were able to respond.

For future reference, please ensure that your institution's spam filtering tool recognizes the ECS e-mail address (ecs.support@stls.frb.org) and the Department's e-mail addresses (@dbf.state.ga.us) as valid entries.

2013 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2013 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Years Day 2013	January 1st – Tuesday
Robert E. Lee's Birthday	January 19 th – Saturday Will be observed on Friday, November 29 th
Martin Luther King Jr.'s Birthday	January 21 st – Monday
Washington's Birthday	February 18 th - Monday Will be observed on Tuesday, December 24 th
Confederate Memorial Day	April 22 nd – Monday
Memorial Day	May 27 th – Monday
Independence Day	July 4 th – Thursday
Labor Day	September 2 nd – Monday
Columbus Day	October 14 th – Monday
Veterans' Day	November 11 th – Monday
Thanksgiving Day	November 28 th – Thursday Lee's Birthday will be observed on Friday, November 29 th
Christmas Day	December 25 th – Wednesday Washington's Birthday will be observed on Tuesday, December 24 th

UPCOMING 2012 HOLIDAY CLOSINGS

This is a reminder that the Department will be closed on
Monday, November 12th for Veterans' Day,
Thursday, November 22nd for Thanksgiving Day, and
Friday, November 23rd in observance of
Robert E. Lee's Birthday.



Action on Applications for the Month of October:

The following is a summary of official action taken on applications by State Financial Institutions under Chapter 7-1 of the Code of Georgia and petitions for Certificate of Incorporation of Financial Institutions and other matters of interest during the month of October 2012.

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL</u>	<u>BEGIN BUSINESS</u>
Private Bank of Buckhead Atlanta	Decatur Branch Office 150 East Ponce de Leon Avenue Suite 120 Decatur, GA 30030 DeKalb County	01-19-2012	10-22-2012
Ameris Bank Moultrie	Hilton Head Island Branch Office 3 Office Way Hilton Head Island, SC 29928 Beaufort County	06-19-2012	10-01-2012

APPLICATIONS TO CHANGE LOCATION

<u>FINANCIAL INSTITUTION</u>	<u>CHANGE LOCATION OF</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
HeritageBank of the South Albany	Valdosta Inner Perimeter Road Branch Office From: 3277 Inner Perimeter Road Valdosta, GA 31604 Lowndes County To: 3295 Inner Perimeter Road Valdosta, GA 31604 Lowndes County	10-26-2012	

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

<u>BANK HOLDING COMPANY</u>	<u>TO ACQUIRE</u>	<u>APPROVAL</u>
SCBT Financial Corporation Columbia, SC	The Savannah Bancorp, Inc. Savannah, GA	10-17-2012

FINANCIAL INSTITUTION MERGERS

<u>FINANCIAL INSTITUTION (SURVIVOR)</u>	<u>MERGED INSTITUTION</u>	<u>APPROVAL</u>	<u>EFFECTIVE</u>
Atlanta Postal Credit Union Atlanta, GA	Smith & Sons Employees Credit Union Macon, GA	08-08-2012	10-01-2012
SCBT Columbia, SC	Bryan Bank & Trust Richmond Hill, GA	10-17-2012	

CHECK CASHER LICENSES ISSUED

<u>CITY</u>	<u>APPLICANT NAME</u>	<u>TRADE NAME</u>
Atlanta	A.M.A. Convenience and Check LLC	
Atlanta	Ali Amiraz, Inc.	BP Food Mart
Roswell	Almas Hashim	Exxon Food Mart
College Park	Arian Janan Enterprises, Inc.	Stop & Shop
Savannah	* Arpit, Inc.	Al's Discount Liquor
Blue Ridge	B and D Petroleum, LLC	Raceway 6871
Rome	BCTS, LLC	Mr. Payroll
Atlanta	Don Angel Multi-Services, LLC	
Moultrie	* Hetal Enterprises, Inc.	Bishop's Cigarette Outlet
Statenville	* Hilda E. Richardson	TCJKL Services
Omega	J Antonio Raya Raya	Video Tienda Jesus Maria #3
Lawrenceville	* MAHA Investments, Inc.	Quick Mart
Alma	* MSVD Incorporated	The Easy
Norcross	Mejia Multiservices, LLC	
Macon	* Multi Fashion, LLC	Multi Fashion
Columbus	MultiGla Services, Inc.	MultiGla Services
Hiawassee	National Title Pawn of Hiawassee, Inc.	National Title Pawn
Duluth	Patiala Food Mart, Inc.	
Pelham	* Pelham Enterprises, Inc.	Quick Mart #4
Thomasville	Purva, LLC	Outlet Liquor
Marietta	* Real Cabana Restaurant, Inc.	Real Cabana Restaurant
Savannah	* Shivani Trading, Inc.	Shyam Food Mart
Bainbridge	Stanley Hester Barr	Stanley Barr Check Cashing
Columbus	Yoon Enterprise Group LLC	Little Joe's 1 Stop Party Shop
Cartersville	* Zamar LLC	Zamar Chevron

* =Registered (O.C.G.A. 7-1-700 et al)

CUSTOMER SERVICE STAR FOR THE MONTH OF OCTOBER

It is the Department's goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individual and/or team for going above and beyond in serving our customers:

Financial Examiner Bob Herndon (District 4) – The Department received comments from a customer stating: "I would like to say that the visitation was well received by management. The examiners seemed to want to help management overcome their problems. Questions were well answered. Even though the examiners were quick to point out problems, they were also helpful in helping management know what a solution could be to the problems. Bob Herndon and the FDIC's lead examiner are excellent leaders and an asset to helping banks correct their problems."

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STARS!!**



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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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