

BANKERS DIGEST



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Haworth Is President of Delta Bank, Vidalia, LA

Cliff Merritt, CEO of Delta Bank, Vidalia, LA, recently announced that **R. Edwin Haworth** has been named president of Delta Bank.

Haworth is a native of High Point, NC. He joined Delta Bank from State Bank of Georgia in Fayetteville, where served as chief credit officer.



Haworth

He began his career in finance in 1978 as a branch manager at Nashville City Bank and Trust Company, Nashville, TN. His banking career led him to NationsBank of Tennessee in Greenville and then on to BPC Corporation in Cookeville, TN. In 2006, he became market president of Ameris Bank in

St. Marys, GA, and served in that capacity until joining Delta Bank.

Haworth attended The University of Tennessee, where he earned a BS degree in finance. He completed the Graduate School of Banking at LSU and continued his banking education in the RMA and Omega Consumer and Commercial Lending Programs. He has served on a variety of boards and civic committees over the years in TN and GA, is a Paul Harris Fellow in Rotary International, and has been associated with Boy Scouts of America.

Delta Bank is a community bank established in 1986 as The Louisiana Delta Bank in Lake Providence. Today, the \$226 million-asset bank serves northeast LA, as well as neighboring counties in MS and AR, from the main office in Vidalia and branch offices in Ferriday, Tallulah, and Lake Providence 🏡

Dunn Elected Chm/CEO, First State, Mesquite, TX

The board of directors of First State Bank, Mesquite, TX, has announced the election of **Clinton D. Dunn** as chairman of the board/CEO of the \$224 million-asset suburban Dallas bank.



Dunn

Dunn has more than 38 years of experience in all aspects of banking. For the last six years, he served as president of the TX region for Capital Bancorp, Lansing, MI. He chartered two Office of Thrift Supervision banks in TX: Bank of Las Colinas in Las Colinas and Bank of Fort Bend in Sugar Land. Both banks were affiliate banks and chartered with Capital Bancorp's assistance. He served as the founding director and chairman of the board of both banks. He earlier served over seven years for several Sterling Banks: regional president of Dallas, regional president of Southwest Houston, president/founder of the Bellaire office, and president of the Fort Bend office 🏡

Please route this issue:

New Mexico Community Bankers to Gather July 26-29 for 28th ICBA/NM Annual Meeting

New Mexico community bankers will gather July 26-29 at the beautiful Inn of the Mountain Gods in Mescalero, NM, to attend the 28th Annual ICBA/NM Annual Meeting and to celebrate the New Mexico Statehood Centennial 1912-2012. The annual meeting theme is "Before there was New Mexico.....there were New Mexico Community Banks."

Activities kickoff on Thursday, July 26, with a welcome reception and opening dinner.

Friday events begin with morning education sessions, followed by the annual membership luncheon and annual membership meeting and election of officers. An evening past chairman's reception rounds out the day.

Saturday events start with a spon-

sor appreciation breakfast, followed by an annual golf, clay target shooting, and fishing tournaments. Attendees select their event. In the evening, activities include the chairman's reception and silent auction, followed by the annual membership banquet with entertainment.

The closing breakfast is set for Sunday morning, July 29, where awards will be presented for the golf and fishing tournaments. The ICBA/NM board of directors will meet after breakfast.

Annual meeting speakers include: **Neil Milner**, retired president/CEO of the Conference of State Bank Supervisors; **William A. (Bill) Loving Jr.**, ICBA chairman-elect and West VA banker; and **Sandra Thompson**, FDIC, Washington, DC 🏡

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Crews Named President, Bank of the West, Vernon

Mike Pearce, corporate president of Bank of the West, Grapevine, announced that **Robert (Bobby) E. Crews** has been named president of Bank of the West in Vernon.



Crews

"We are delighted to have Bobby join our Vernon team," said Pearce. "His years of bank-

ing experience and his deep roots in Vernon provide a strong platform for leading the bank into the future."

Crews, who is related to one of Vernon's founding German families, has served in banking for nearly 40 years. His prior experience has ranged from single-location CEO to bank expansions and multi-branch management. He is involved in many Vernon organizations and has served in leadership positions for a number of them.

Established in 1986, Bank of the West is a \$335-million full-service community bank with locations in eight D/FW Metroplex and North TX markets, including Vernon and an LPO in a ninth 🏢

Denny Joins BB&T as Corporate Banking Mgr

BB&T has hired **Jay W. Denny** as corporate banking manager for the TX Region, based at region headquarters in downtown Dallas at 2001 Ross Ave.



Denny

Denny has 25 years of experience in the financial services industry. He earned a bachelor's de-

gree in agribusiness from Stephen F. Austin State University and an MBA degree from the University of Phoenix. He also is a 1987 graduate of the Kansas-Nebraska School of Banking.

Denny has served as a member of the Greater Dallas Chamber of Commerce's membership and public affairs committees, as well as its Capital Connections Technology Business Council. He also is a director for the North Dallas Chamber of Commerce and Big Brothers Big Sisters of North Texas and a member of the Mosaic Dallas Advocacy Council.

BB&T, based in Winston-Salem, NC, is one of the largest financial services holding companies in the U.S. with

Jackson Is SVP/Audit, Broadway in Alamo City

Broadway Bank in San Antonio, has been named **Rachel Jackson** senior



Jackson

vice president, internal audit manager. She joined Broadway Bank in 1985 and previously served as vice president of internal audit. She has a BS degree in business administration with a concentration in accounting from Texas Lutheran College and is a CPA.

Carmen Pagan has been named vice president, senior audit officer II. Carmen joined Broadway Bank in 2009 and previously served with Frost Bank in San Antonio. She earned a BBA degree in accounting from The University of Texas at San Antonio and is a CPA.

Margaret Below has been named an assistant vice president, private banker I. She joined Broadway Bank in 1999 as a financial services representative 🏢

\$174.8 billion in assets as of March 31, 2012 🏢

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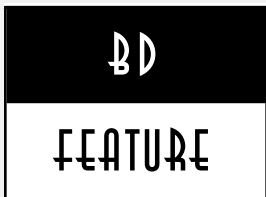
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SBA 504 LENDING

**SBA 504 Loan Program:
Refinance of Maturing Debt
Program Update**

By
Jennifer Glatz
Capital CDC
www.capitalcdc.com



The SBA 504 Loan Program, a long-standing cornerstone for small business finance,

has gained more awareness in the marketplace since the passage of the *Small Business Jobs Act of 2010*. With the September 27, 2012, deadline approaching on the temporary debt refinance component of the SBA 504 Loan Program, many are scrambling to submit loans and reap the benefits that this program has to offer. The deadline for SBA submission is September 27, but recent talks have the small business lending world abuzz with the possibility of extension.

At the recently held NADCO (National Association of Development Companies) annual meeting in Orlando, FL, Congressional staff members discussed the extension of the Temporary Debt Refinance Program, which was created as part of the *Small Business Jobs Act of 2010* in order to refinance ballooning or maturing small business loans with the more attractive financing of an SBA 504 Loan. Congressional staff members said that Senate Bill 2364 (S. 2364), which was introduced in the US Senate in early April, has been read twice and referred to the Senate's Committee on Small Business and Entrepreneurship for its consideration. S. 2364 amends the *Small Business Jobs Act of 2010* to extend the authority for SBA refinancing of small business debt not involving business expansion under the SBA's local development business loan program. NADCO and Certified Development Companies (CDCs) around the nation anticipate and hope the bill is passed by the Senate.

To aid in this effort, CDCs are contacting their senators to encourage

the backing of the bill. Previously, a similar bill, House Bill 3606 fell short by six votes, demonstrating equal bi-partisan support for extending the program. CDCs are encouraged that S. 2364 will receive bi-partisan support and passage before the September 27 deadline.

The program continues to be scrutinized because of loan losses in the SBA 7a and SBA 504 loan programs. Budget pressure in the current administration means it is not likely we will see government subsidy in the program in 2013. It is likely that fees will increase to offset the loan losses, but CDCs are seeking alternatives to prevent fee increases.

The program was originally provided a \$7 billion appropriation. However, by the beginning of April 2012, only \$700 million was designated to small businesses through this program. An extended deadline would allow small businesses to continue to benefit from the job retention aspect of the program, while allowing the SBA to fund these maturing debt loans with the appropriations that were previously authorized in the *Small Business Jobs Act of 2010*.

Leading the charge for the program extension is Jeanne Hult, the new associate administrator of the Office of Capital Access in Washington, DC. Hult is seeking simplification of the program and removal of the non-value-add processes. This simplification will allow the process to be more streamlined and accessible to both the lending partner involved in the loan funding, as well as the small business owner seeking funding.

Capital CDC encourages all lenders and proponents of the program to proactively reach out to their senators in support of S. 2364. As a program fully funded by borrowers, CDCs, and banks, the benefits far outweigh the risks.

The nation needs small businesses to help grow the economy during the current recovery. By providing refinancing opportunities at low, 20-year fixed rates, a business can improve its monthly cash flow and build equity for much needed working capital.

For lenders who are reluctant to lend to small businesses, this program is attractive, as it helps expand access to capital for small businesses.

Lenders can use the program to provide cash out for the business expenses, as well as to capture business from other lenders. Furthermore, banks can improve their CAMELS ratings using SBA lending.

SBA loans are always capital accretive when sold, which will improve the lender's risk-based and leverage capital ratios. This is especially beneficial when banks use SBA loans to refinance existing conventional loans. SBA loan guarantees mitigate risk in

(continued on Page 7)



**The SBA 504 Refinance Program
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- Free up additional lending capacity;
- SBA loans are always capital accretive when sold;
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King and Hamberlin Top SWGSB at SMU Class LIII Graduates

The Southwestern Graduate School of Banking at Southern Methodist University (SWGSB) (www.swgsb.org) held its 2012 commencement on June 8 for the Class LIII, the 53rd class to fulfill the requirements of this graduate banking program established in 1957. President and CEO of the SWGSB Foundation, Dr. S. Scott MacDonald, announced the 2012 graduates represent more than 52 financial institutions in 11 states and Croatia.

The graduate school's sponsoring partners include the AR, NM, OK, and TX bankers associations, the Independent Bankers Association of Texas, and SMU.

The following are the Class LIII graduates by state:

Arkansas: **Todd Green**, Hot Springs Bank & Trust, Hot Springs; **Luke King** – Graduation with Distinction, Co-Valedictorian, Bank of the Ozarks, Little Rock; and **Sean Mullenix**, First National Bank, Hot Springs.

Florida: **Chris Couse**, First Bank, Clewiston.

Kansas: **Mark Fuchs** – Graduation with Distinction, First Option Bank, Osawatomie.

Kentucky: **Brent Austin**, Franklin Bank & Trust Company, Bowling Green.

Missouri: **Oleg Tyurikov**, Community Bank and Trust, Neosho.

New Mexico: **Kim Garrison**, Western Bank, Lordsburg.

Oklahoma: **Mike Burrage**, FirstBank, Antlers; **Jesse Cowan**, SNB Bank of Edmond, Edmond; **Michael Elder**, BOKF, National Association, Tulsa; **Johanna Lewis**, The First National Bank and Trust Company, Chickasha; **Chad Meiler**, First United Bank and Trust Co., Tecumseh; **Chris Moore**, Shamrock Bank, Caddo; **Don Rice** – Graduation with Distinction, Bank of the Panhandle, Guymon; **Brett Rogers** – Recognition for Leadership, First United Bank and Trust Company, Durant; and **Zack Savage**, FirstBank, Hugo.

South Dakota: **Brian Gilbert**, The First National Bank in Sioux Falls.

Texas: **Hazem Ahmed** – Recognition for Leadership, Graduation with Distinction, Integrity Bank, ssb, Houston; **Ken Allen**, Austin Bank, Tyler; **Paul Angell**, Capital Bank, Houston; **Justin Beller** – Graduation with Distinction, LegacyTexas Bank, McKinney; **Jon Beverly** – Graduation with Distinction, Vista Bank Texas, Houston; **Debs Burrough**, Classic Bank, Rockdale; **Jason Childers**, First State Bank of Lou-

ise, Bay City; **Kevin Coffman**, Plains State Bank, Houston; **Tracy Copeland** – Recognition for Leadership, Security State Bank, Ore City; **Kyle Crabtree**, First State Bank, Junction; **Jonathan David**, PointBank, Pilot Point; **Greg Davis**, Encore Bank, Houston; **Zach Dean**, Fort Davis State Bank, Alpine; **Robert Ellison**, The First National Bank of Hughes Springs; **Ryan Epps** – Graduation with Distinction, Post Oak Bank, Houston; **Brent Gibbs**, Lone Star Bank, Austin; **Heath Hamberlin** – Recognition for Leadership, Graduation with Distinction, Co-Valedictorian, Texas Bank and Trust Company, Longview; **Dan Herrington**, Texas National Bank, Longview; **Justin Holt**, American State Bank, Tyler; **Clay Hosterman** – Recognition for Leadership, Chase Paymentech, Dallas; **Chris Hutson**, Texas Tech Federal Credit Union, Lubbock; **Chris Johnson**, First National Bank Dumas/Spearman, Dumas; **Cindi LaChance**, Orange Savings Bank, Orange; **Kathy Le** – Graduation with Distinction, Post Oak Bank, NA, Houston; **Shane Mara**, First National Bank Mid-Cities, Bedford; **Tres Masser** – Recognition for Leadership, Brenham National Bank, Brenham; **Mark McKay**, Happy State Bank, Dalhart; **Matt McPhail**, LegacyTexas Bank, Grapevine; **Jeff Nutt**, Guaranty Bond Bank, Paris; **Russ Oles**, PlainsCapital Bank, Dallas; **Jake Parsons** – Graduation with Distinction, PlainsCapital Bank, Irving; **Wally Rhymes**, Spring Hill State Bank, Longview; **Jon Ruth**, Lone Star State Bank of West Texas, Lubbock; **Amy Sondergeld** – Graduation with Distinction, Salutatorian, The Bank of San Antonio, San Antonio; **Cody Stone**, First Financial Bank, NA, Glen Rose; **Trent Tidwell**, First Financial Bank, NA, Stephenville; **Tracy Trimble**, National Bank of Texas, Fort Worth; and **Doug Webster**, Iberia Bank, Houston.

Other

Gabriel Bradshaw, FDIC, Richmond, VA; **DeGloria Hallman**, FDIC, Arlington, VA; **Penny King**, FDIC, Atlanta, GA; and **Leslie Sulenta** – Graduation with Distinction, International Business Strategies Ltd., Zagreb, Croatia 🏠



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ARKANSAS

Boyd Is SVP/Sr Credit Officer, Simmons Searcy

Simmons First Bank of Searcy recently announced that **Matt Boyd** will be joining its management team as a senior vice president and senior credit officer, according to Brooks Davis, president/CEO.



Boyd

Boyd most recently served as vice president and commercial loan officer at Simmons First of Searcy. He has seven years of experience with Simmons First and more than 17 years of financial services experience in AR.

Boyd earned a bachelor's degree in business management from Arkansas State University in Jonesboro and is a 2006 graduate of the Barrett School of Banking – Commercial Lending

Barber, Coleman, and Smith Upped, Simmons Little Rock

Simmons First National Bank, Pine Bluff, has promoted **Melissa Barber, Michael Coleman, and Garianne Smith** to consumer banking officers, according to J. Thomas May, chairman/CEO.

Barber, Coleman, and Smith serve as a branch managers in the Little Rock region.

Barber joined Simmons First in 2005. Coleman has been a bank employee since 2002. Smith joined the bank in 2009 and was promoted earlier in 2012 🏡

School. He is an active community leader, currently serving on the board of Jacob's Place Homeless Shelter and the Chamber's Commercial Development Committee. He is a graduate of the Searcy Leadership program and has previously served with the United Way, Habitat for Humanity and the March of Dimes 🏡

NEW MEXICO

Rimmer Upped to VP/HR, Bank of Albuquerque

Bank of Albuquerque, N. A., has promoted **Erika Rimmer** to vice president and senior human resources consultant.

Her responsibilities include collaboration with bank business leaders to develop HR strategies and people initiatives to align with business objectives. She also serves as a consultant in areas of performance management, employee relations, talent optimization, and engagement.

Rimmer joined the bank in 1997 in the consumer bank and served as an assistant branch manager prior to moving to HR. She was promoted to AVP, human resources business partner/recruiter in 2004 and human resources consultant II in 2009.

She has a BBA degree in human resources management from University of New Mexico and a Professional Human Resources Certificate from the Human Resources Certification Institute 🏡



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- Review and evaluation of procedures for ongoing review of ACH origination customers
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OKLAHOMA

BOK Financial Announces Promotions to Senior Vice President in Oklahoma City and Tulsa

BOK Financial Corp., Tulsa, has announced the following promotions in Oklahoma City:

Marcia Estes was promoted to senior vice president, institutional wealth management relationship manager. She has served with Bank of Oklahoma since 1986.

Mary McMillin was promoted to senior vice president, institutional wealth management relationship manager. She has served with Bank of Oklahoma since 1981.

Kristopher Neuhold was promoted to senior vice president, institutional wealth management relationship manager. He joined Bank of Oklahoma in 2002.

Paul Pustmueller was promoted to senior vice president, institutional wealth management senior business development officer. He joined Bank of Oklahoma in 1997.

Sandra Rochell was promoted to senior vice president, institutional wealth management relationship manager. She has served with Bank of Oklahoma since 1982.

BOK Financial has announced the following promotions in Tulsa:

M. Cody Bezanson was promoted to senior vice president institutional wealth management relationship manager. He has served with Bank of Oklahoma since 2009.

Cynthia Cortesini was promoted to senior vice president, mortgage support manager with Bank of Oklahoma Mortgage. She has served with Bank of Oklahoma since 2007.

Deborah Crump was promoted to senior vice president, institutional wealth management plan compliance manager. She has served with Bank of Oklahoma since 2004.

Brian Dugan was promoted to senior vice president, institutional wealth management relationship manager. He joined Bank of Oklahoma in 1990.

Christopher Graber was promoted to senior vice president, managing director of merchant banking/private equity investing. He has served with Bank of Oklahoma since 2007.

Shawn Haynes was promoted to senior vice president, manager of consumer loan underwriting. Haynes has served with Bank of Oklahoma since 1996.

John Holt was promoted to senior vice president, director of contact center operations. He has served with Bank of Oklahoma since 2003.

Anthony Phillips was promoted to senior vice president, institutional wealth management senior business development officer. He has served with Bank of Oklahoma since 2006.

Benjamin Reynolds was promoted to senior vice president, institutional wealth management relationship manager. He joined Bank of Oklahoma in 2002.

Roger Schnell was promoted to senior vice president, institutional wealth management relationship manager. He joined Bank of Oklahoma in 1989.

Cynthia Wilkinson was promoted to senior vice president, institutional wealth management product leader. She has served with Bank of Oklahoma since 1981.

ARIZONA

Richards and Segal Join Bankers Trust

Brad Richards has joined Bankers Trust in Phoenix as senior vice president and senior lender in the commercial lending department.

He has 34 years of banking experience in Phoenix.

Laurie Segal has joined the bank as vice president and mortgage loan officer in the real estate loan department. She went to AZ in 1983 with extensive banking experience and has over 26 years of mortgage lending in the Valley market.

Both Richards and Segal serve at the bank's main office at 4742 N. 24th St. in Phoenix.

Stone Named SVP, BNC National Bank

Steve Stone has joined BNC National Bank, Scottsdale, as senior vice president of business banking. He will serve business banking customers and business development in the East Valley.

BNC National Bank, based in Bismark, ND, operates four Valley locations: a Scottsdale office and a Scottsdale mortgage loan office, and a Glendale office and a Glendale mortgage loan office.

LOUISIANA

Krumholt Joins American Gateway Bank, Baton Rouge

Michael Krumholt has joined American Gateway Bank in Baton Rouge as vice president and commercial lender. His responsibilities include assisting business customers with commercial financing and financial solutions.

Krumholt has seven years of lending experience. He previously served as assistant vice president and business banker for Capital One in Baton Rouge. He earned a BS degree in finance from LSU in 2002.

He serves out of the main location at 11307 Coursey Blvd. in Baton Rouge. The bank has 11 locations in the four-parish Baton Rouge market.

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HCSB, A State Banking Association, Plainview, and Citizens Bank, Slaton, to Merge

Two of the oldest banks on the South Plains, Plainview's HCSB, a state banking association, and Slaton's Citizens Bank, are joining forces.

According to an announcement from Christopher O'Connell, HCSB's executive vice president and chief marketing officer, the boards of directors of HaleCo Bancshares Inc., the holding company of HCSB, and LubCo Bancshares Inc., the holding company of Citizens Bank, have approved a definitive agreement to merge the two banks into one, with HCSB being the resulting institution with assets of more than \$700 million.

Affiliated for years and sharing common ownership and directors, O'Connell said the two entities have entered into a "merger of equals" transaction through a stock exchange as a means to expand services to customers, manage costs, and operate more efficiently. Subject to necessary approvals and customary conditions, the merger is expected to close in the fourth quarter of 2012.

HaleCo Bancshares Inc. will change its name to Commerce BancShares Inc. as a part of the proposed transaction. The resulting bank will operate under HCSB's 1934 state bank charter.

Upon merging, HCSB will operate 12 full-service banking centers and one LPO across four key regions of TX: The Panhandle, South Plains, Lubbock, and the Hill Country.

O'Connell said, HCSB will continue

to operate and market itself in The Panhandle and Hill Country under the HCSB banner, with Citizens Bank operating and marketing itself as "Citizens Bank, division of HCSB" in Lubbock and the South Plains.

Executive management, corporate and bank operations, compliance, finance, and credit administration for the merged organization will work out of a new facility in Lubbock, which

HCSB is in the process of acquiring.

HCSB, with assets as of June 30 of \$397 million, operates seven banking centers: two in Plainview, one each in Hart and Tulia, two in Kerrieville, and one in Fredericksburg, and an LPO in Boerne.

Citizens Bank, with assets as of June 30 of \$275 million, operates five banking centers: one each in Slaton, Post, and Shamrock, and two in Lubbock

Feature (continued from Page 3)

existing loan portfolios, reducing undesirable concentrations and allowing the bank to retain clients who are close to legal lending limits. Finally, implementing the SBA program to improve earnings, capital ratios, and liquidity, as well as reduce risk, will reflect positively on bank management

About the author: **Jennifer Glatz** is marketing communications manager for Capital CDC, Austin, TX, a leading private, non-profit provider of business financing solutions throughout TX and NM. The company has been certified by the SBA to act as a provider of the 504 Loan program since 1993.


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Prosperity Bancshares Completes American State Financial Corporation Merger, Names Management Team

Prosperity Bancshares Inc., Houston, the parent of Prosperity Bank, announced on July 2 the completion of the merger with American State Financial Corporation, Lubbock, the parent of American State Bank (ASB), whereby American State Bank was merged with and into Prosperity Bank effective July 1.

Under terms of the definitive merger agreement, Prosperity issued approximately 8.525 million shares of its common stock plus \$178.5 million in cash for all of American State Financial Corporation capital stock.

The deal expands Prosperity's footprint into the West TX markets of Lubbock, Abilene, and Midland/Odessa, and expands its presence in the D/FW Metroplex. ASB operated 37 banking offices in 18 counties across West TX. As of March 31, 2012, ASB reported total assets of \$3.16 billion, total loans of \$1.24 billion, and total deposits of \$2.5 billion.

Prosperity also announced its West TX management team. **W. R. Collier**, chairman/CEO of ASB, will serve as senior chairman-West TX area and join Prosperity's board of directors at the next scheduled board meeting on August 12. **Michael F. Epps**, ASB's president, will serve as chairman-West TX and will be responsible for the daily operations and management of all West TX locations. **Tony Whitehead**, ASB's Lubbock division president, will serve as president-West TX area and will be responsible for credit approvals in West TX. **Gary Galbraith**, ASB's Abilene division president, will serve as regional president for the Abilene region. **Mike Marshall**, ASB's Midland/Odessa division president, will serve as regional president for the Midland/Odessa region. **E. K. Hufstedler**, ASB's Metroplex division president, will serve as regional president for the former ASB Metroplex locations 🏠

Cadence Bancorp Closes Encore Bancshares Acquisition

Cadence Bancorp, LLC, Houston, on July 2 announced that it has closed on the purchase of Encore Bancshares Inc., Houston, through the merger of Encore with and into a wholly-owned subsidiary of Cadence Bancorp, LLC, said **Paul B. Murphy Jr.**, president/CEO of Cadence.

The banking subsidiaries will continue to operate separately until the scheduled merger in early fall, at which point Encore Bank, N. A., Houston, will become part of Cadence

Bank, N. A., Birmingham, AL, the primary operating subsidiary of Cadence Bancorp.

Hank Holmes will serve as president of the Houston region for Cadence Bank.

With the completion of this acquisition, Cadence Bancorp is a regional bank holding company with \$5.5 billion in assets and a network of more than 100 branch locations in AL, FL, GA, MS, TN, and TX (13 offices in Houston) 🏠

Compliance Associates Has Unique Ownership Structure

Compliance Alliance, a regulatory compliance resource for banks, has announced its ownership by 15 state banking associations across the US, according to **Scott Daugherty**, president and general counsel of Compliance Alliance. **Darlia Fogerty** serves as director for compliance.

Daugherty reported the "fifteen banking associations saw the struggles that banks are facing and joined forces to offer Compliance Alliance to banks across America." The Florida, Kentucky, Massachusetts, Michigan, Montana, Nebraska, New York, North Dakota, Oklahoma, Oregon, Texas, Utah, and Virginia Bankers Associations, Pennsylvania Bankers Association Services Corporation, and the Illinois League of Financial Institutions united to create the only compliance resource to be owned by state banking associations.

Compliance Alliance was developed to assist banks in navigating the expansion of compliance rules and regulations, and the resulting increased workload created by the *Dodd-Frank Act*.

Compliance Alliance currently provides over 325 products, such as worksheets, forms, policies, procedures, tools, etc., as resources for banks, no matter the size or amount of time in business, to customize a group of documents specific to their needs. Compliance Alliance will also create the document if it is not available on the website: www.compliancealliance.com.

Products on the website are produced in-house allowing questions to be answered by the creator. Each Compliance Alliance staff member has banking, regulatory, and/or legal experience.

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CHARTER ACTIVITY

Arizona

BRANCHES

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has withdrawn an application by JPMorgan Chase Bank, N.A., Columbus, OH, for a branch at 2727 W. Bell Rd., Phoenix.

Arkansas

BRANCHES

The **FEDERAL RESERVE BANK OF ST. LOUIS** has filed an application by Centennial Bank, Conway, for a branch at 81541 Old Highway, Islamorada, FL.

Louisiana

BRANCHES

The **OCC** has received applications by MidSouth Bank, N. A., Lafayette, for branches: 6031 Jones Creek Rd and 2927 S. Sherwood Blvd., Baton Rouge.

Mississippi

BRANCHES

The **OCC** has received an application by Trustmark National Bank, Jackson, for a branch at 1245 Courthouse Square, Oxford.

Oklahoma

BRANCHES

The **OCC** has received an application by The Pauls Valley National Bank to relocate a branch from 227 E. Main St. to 301 E. Main St. in Davis.

MERGERS AND ACQUISITIONS

The **OCC** has approved an affiliate-merger application by First National Bank, Sallisaw, for the merger of First National Bank of Muskogee with and into First National Bank, Sallisaw; surviving bank titled Firststar Bank, N. A., Sallisaw.

Texas

CHARTERS

The **TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING** has received an application by First National Bank of the Mid-Cities, Bedford, to convert to a state savings bank to be named First Bank of the Mid-Cities, ssb.

The **TXDSML** has received an application by First National Bank of Munday to convert to a state savings bank to be named First Bank of the Munday, ssb.

BRANCHES

The **OCC** has received an application by Broadway National Bank, San Antonio, to relocate a branch from 801 FM 150 W to 5809 Kyle Pkwy., Kyle.

The **OCC** has received an application by Wells Fargo Bank, N. A., Sioux City, SD, to relocate a branch from 8701 Bedford Euless Rd. to 1440 Precinct Line Rd., Hurst.

MERGERS AND ACQUISITIONS

The **OCC** has received an application by The Comanche National Bank, Comanche, to P&A Snyder Savings & Loan Association, Snyder; the resulting bank titled The Comanche National Bank, Comanche.

The **OCC** has received an application by Lone Star Capital Bank, N. A., San Antonio, to merge with Cattleman's National Bank, Johnson City; the resulting bank titled Lone Star Capital Bank, N. A., San Antonio.

The **TEXAS DEPARTMENT OF BANKING** has received an application by Mills County State Bank, Goldthwaite, to P&A a branch of The First National Bank of Baird at 3711 Austin Ave., Brownwood.

The **TXDB** has announced an application by The Pecos County State Bank, Fort Stockton, to P&A a branch of Western Bank, Coahoma, at 1800 W. Broadway, Van Horn, was effective June 23 🏢

FAILED BANKS

GA Bank Fails; Total YTD 32

The Georgia Department of Banking and Finance closed Montgomery Bank & Trust, Ailey, on July 6, and appointed the FDIC receiver. The FDIC entered into a P&A agreement with Ameris Bank, Moultrie, GA, to assume all of the deposits and to purchase \$12.4

PEOPLE

FDIC Appoints Eberley, Gray, Spitler to Senior Positions

The FDIC has announced three senior staff appointments: **Doreen R. Eberley** as senior deputy director for supervisory examinations in the division of risk management supervision (RMS); **Andrew Gray** as deputy to the chairman for communications; and **Eric Spitler** as director of the office of legislative affairs (OLA).

Eberley, a 25-year veteran of the FDIC, currently is serving as New York regional director. She will be based in Washington, DC, and oversee all examination activities and regional and field supervisory operations.

Gray, former director of the FDIC's office of public affairs (OPA), has assumed the new position of deputy to the chairman for communications. He will direct the office of communications (OCOM), a new organization replacing OPA, and will be responsible for management and coordination of both internal and external communications at the FDIC.


Spitler returned to the FDIC as OLA director effective July 2 and succeeded **Alice Goodman**, acting OLA director, who has announced her retirement at the end of 2012 after 24 years of service with the FDIC. Spitler was the OLA director from October 2006 to August 2009 before transferring to the SEC to serve as counselor to the chairman and director of the office of legislative and intergovernmental affairs 🏢

million of the assets, mainly cash and cash equivalents. The failure is the sixth in GA in 2012 🏢

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ORE/COLLECTIONS MANAGER: Excellent record managing all aspects of foreclosures and negotiating sales of ORE in a timely manner at prices favorable to bank. Excellent collections record on all types of credits. Ability to effectively coordinate internal and external personnel and resources. Currently employed with excellent reviews. Reply: pro71239@aol.com

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EXPERIENCED CREDIT OFFICER. Performed successfully (verifiable) as chief credit officer, in-house loan review and work-out specialist at Dallas area banks. Top references. Available to work as employee or contractor, part or full time. Resume and references provided upon request. Contact Myron T. Butler at 972-387-0292 or myrontbutler@gmail.com.

POSITIONS AVAILABLE

CHIEF FINANCIAL OFFICER needed for community bank in DFW vicinity. Must have 10+ years similar experience. Sharon Emiliano, Babich & Associates, Sharon@babich.com, 214/823-9999, #306. www.babich.com.

COMMERCIAL LENDER with book needed for growing bank doing traditional/nontraditional business. Dallas area. Comp above market. Charles Gallamore, Babich & Associates, charlie@babich.com, 214/823-9999, #304.

SVP/COMMERCIAL LENDER needed in FT. WORTH, AUSTIN, HOUSTON, AND SAN ANTONIO areas. 10+ years experience lending to businesses, with strong credit analysis/business development skills important. Excellent compensation. Contact Donald Graff, Babich & Associates, dgraff@babich.com, 214-823-9999, #319.

KILLEEN, TX AREA: Clean, profitable Community Bank needs local Commercial Lender to develop new business and manage staff.. Mark Mitchell, Lone Star Search, 972.335.9009, www.lonestarsearch.net.

SAN ANTONIO - area community bank seeks SEASONED LENDING AND RELATIONSHIP MANAGING EXECUTIVE with generalist lending skills and ability to manage one or more branches. Knowledge of agricultural credits helpful, but not essential. Business development and administrative skills and the desire to be part of the community and senior management team will be important. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box J-7.

\$400M independent community bank in East Texas has an opening for a COMPLIANCE OFFICER. Must have compliance experience. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box D-5.

LAKE CITY/CREEDE, CO: Work in the Colorado mountain towns of your dreams, nestled 8500 feet in the San Juan Mountain range. Our community banks are looking for an individual to be the BRANCH PRESIDENT. This individual must have lending experience and will manage the current portfolio. Please send resume to brandie@prvb.com. EOE.

Strong community bank looking for qualified applicant to fill position of

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will be responsible for the development of relationships with new and existing customers, willing to be active in the community and be able to effectively engage the branch staff. This individual must have commercial lending experience and will assume the management of existing commercial relationships. Competitive salary commensurate with experience and good benefits. Please reply to bankersdigest@bankersdigest.com, subject line Box Y-2.

Candidates / Positions Available

- CFO Needed: \$1BB + Bank in Florida is seeking a CFO with experience in a \$3BB+ bank to help guide the bank through further acquisitions and growth. Beautiful area in Florida with a dynamic management team. CPA preferred but not required.
- Candidate Available: CPA Certified Controller / Accounting Manager will relocate for the right opportunity. Most recently at a \$2.8BB Bank and responsible for overseeing month end close, SEC reporting, acquisition accounting and several other functions. Realistic salary expectations.
- Candidate Available: High level Divisional CFO currently at a large regional Bank with a background at a national Bank. The candidate has managed Treasury Services, Consumer Division, SOX clean up, and several other business lines.

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First Texas Bank of Georgetown (28 miles north of Austin) seeks an experienced VICE PRESIDENT – LENDING OFFICER with a minimum of five years experience. Applicant needs experience in consumer, commercial, real estate, and interim construction lending. Qualified candidates should email resume with salary requirements to Human Resources at klong@firsttexasbank.com. First Texas Bank is an equal opportunity/affirmative action employer.

NACOGDOCHES MARKET PRESIDENT - East Texas Community Bank seeks an experienced individual to be responsible for overall management and growth of its Nacogdoches market. The successful candidate

South Plains Texas region bank is seeking a seasoned AGRICULTURAL LENDER. Responsibilities will include handling an existing customer portfolio as well as generating new business. Prefer candidates with 5 or more years agricultural lending experience, consideration given to actual agricultural business experience and will train. Must be willing to locate to Seminole, Texas. Please submit resumes to aglending@wtmb.com or mail to West Texas National Bank, 6 Desta Drive, Ste. 2400, Midland, Texas, 79705 ATTN: Aglending. Include telephone number and email. Response will follow.

OPERATIONS OFFICER needed at \$40MM bank sixty miles south of Dallas. Broad operations background needed from teller management to investments to accounting to Call Report prep. 5-10 years bank operations experience minimum. IT and/or compliance knowledge will be a plus. Want to live in small community with great lake recreation opportunities? Please respond to bankersdigest@bankersdigest.com, subject line Box Y-1.

LOAN OPERATIONS MANAGER wanted for independent community bank in North Dallas. LaserPro or document preparation experience and loan compliance knowledge a must. Need self-motivated individual. Send resume and salary requirements to bankersdigest@bankersdigest.com, subject line Box Y-6.

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BANK PRESIDENT: \$450M West Texas Independent bank is looking for a well-rounded leader with strong operational background and credit skills. Please respond to bankersdigest@bankersdigest.com, subject line Box Y-4.

SENIOR LEVEL RELATIONSHIP MANAGER, COMMERCIAL LENDER needed for \$400M Community Bank in Lubbock, TX. Five years lending experience and an established portfolio are required to join this

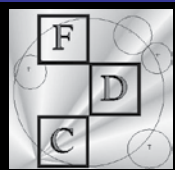
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Central Texas Independent Community Bank with six locations seeks **WELL ROUNDED LENDER** with experience in consumer, real estate, and commercial lending that enjoys working in a small town with a community bank. Prefer 2 years lending experience, operations experience

a plus. Please respond to bankersdigest@bankersdigest.com, subject line Box Y-7.

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