

BANKERS

DIGEST

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Chaney Named CEO, First NBC Holding Company, New Orleans, Louisiana

First NBC Bank Holding Company announced that its board of directors has appointed **Carl J. Chaney** as CEO effective upon regulatory approval. Chaney will succeed **Hermann "Buck" Moise III**, who has served as interim CEO of First NBC Bank and First NBC Bank Holding Company, said Shivan Govindan, First NBC's chairman. Moise will continue to serve as a member of the board of directors.



Chaney

Chaney has more than 30 years of leadership experience in the banking and financial services sector with a proven track record of building high-performing businesses. He served in numerous roles at Hancock Holding

Company, Gulfport, MS, during the course of a 17-year tenure, including CEO (2006-2014), president, and director. During his tenure as CEO, Hancock significantly grew its assets from \$6 billion to \$21 billion and acquired New Orleans-based Whitney Bank.

Chaney currently serves as vice chairman for JTS Capital Group, an alternative credit acquisition and management company, and on the board of directors for Mississippi Power Company. He also served on the board of directors for the Federal Reserve Bank of Atlanta, New Orleans Branch. Prior to joining Hancock, he was a bank M&A and regulatory attorney

Cory Named President/CEO, Western Heritage

Veteran NM/TX banker and former Ruidoso village executive and community leader



Cory

Gregory L. Cory has been named president/CEO of Western Heritage Bank in Las Cruces, NM, according to an article posted at *ruidosonews.com*.

Cory has a 36-year banking career which began in his hometown of Lordsburg, NM, as a high school student when worked at Western Bank. He later served at

Western Bank in Las Cruces and continued his career at at Montwood National Bank and Valley Bancorp Inc. in El Paso, TX. He served from 1999-2001 as EVP and chief credit officer at State National Bank in El Paso and from 2001-2007 as community president of State National in Ruidoso and Alamogordo, NM. In 2008, he joined Southwest Securities, FSB, as president of a new banking center in Ruidoso to serve the southern NM market.

Cory has been active in Ruidoso community and civic affairs, including serving as school board president. He is a graduate of the BBVA USA School of Management.

Cory has relocated to El Paso where he will direct Western's expansion

Duke Follows Cowan as President at Gilmer NB

Gilmer National Bank, Gilmer, TX, has announced the recent retirement of



Duke

Larry Cowan as president and the appointment of **Randy Duke** to president of the 115-year-old East TX bank.

Duke previously served as vice president and loan officer. He joined Gilmer National in 2009 as a loan officer after completing a 32-year career with Brookshires Grocery Co. He earned a BA degree in business management from The University of Texas at Tyler and will graduate from the Southwestern Graduate School of Banking at SMU this June.

Duke is active in Gilmer community affairs, serving as chairman of the Upshur County Civic Improvement Foundation, past president of the Rotary Club, and past president of the East Texas Yamboree festival.

Cowan retired at the end of 2016 after a 20-year run at Gilmer National. He moved to Gilmer in 1990 from Daingerfield where he served at Daingerfield National Bank. He initially served six years at First National Bank, Gilmer, before moving over to Gilmer National, and later was named president

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Texas Republic Bank Promotes McGuire and Folkman; Names Troiani, Anderson, Song, Holloway, and Kim Officers

David Baty, president/CEO of Texas Republic Bank, has announced recent



McGuire

promotions and officer hirings at the \$196 million-asset bank headquartered in Frisco with a branch in Richardson.

Maureen McGuire has been promoted to president-Richardson branch. She has over 30 years of community banking experience and has served at Texas Republic for over five years. She was a founding shareholder, along with Baty, in the group that purchased Texas Republic in 2011.

Pamela Folkman has been promoted to senior vice president and senior operations officer. She has been with the bank over five years

and has over 30 years of experience in banking.



Folkman

Lane Troiani recently joined the bank as a senior vice president and senior credit officer. He has 32 years of community banking experience, most recently serving over 14 years at Preston National Bank in Dallas. He holds a BBA degree in finance from Baylor University and an MBA degree from TCU.



Troiani

Jerrica Anderson joined as vice president and compliance/BSA officer. She has over 10 years of regulatory compliance experience and has the designation of certified regulatory compliance manager (CRCM). She is a board member for the Dallas Area Compliance Association.

Jerry Song joined as vice president, commercial lending. He has over 17

years in banking in multiple states, including experience with SBA and international lending. He is fluent in Mandarin Chinese and holds a BA degree in finance from The University of Memphis.

Ben Holloway joined as vice president, commercial lending. He has eight years of banking experience at both large banks and community banks. He earned a degree from University of North Texas.

Ted Kim joined as vice president, commercial lending. He holds an undergraduate degree from Florida International University and a master's degree from Princeton Theological Seminary. He is fluent in English, Korean, and Spanish 🏠

In This Issue...

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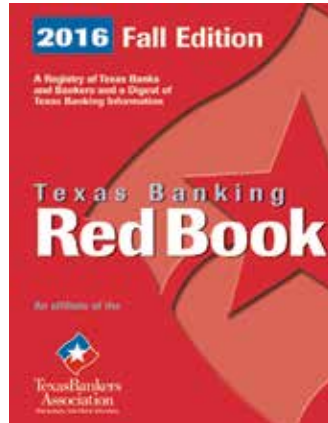
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Former Collin Bank CEO Richard James O'Connor Dies

Former Collin County banker **Richard James O'Connor** died on January 21. His career included 35 years in banking, community service, and writing teaching, and publishing. He was an avid sportsman, coach, and official.

O'Connor was born March 16, 1955, in Lincoln, NE, and raised in Richardson. He earned a BS degree in finance at The University of Texas at Dallas and a graduate banking degree from SWGSB at SMU where he served on the faculty for over 20 years.

His banking career included positions at several Plano/Collin County banks. In 2008, he served as president/CEO of *de novo* Collin Bank in Frisco. The bank later relocated to Plano and merged in 2014 with Independent Bank, McKinney 🏠

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RISK MANAGEMENT

**Is Your Bank's Website
ADA Compliant?**

By
Tyler J. Bexley, Attorney at Law
Reese Gordon Marketos, LLP
Dallas, Texas



Tyler J. Bexley

Anyone who has owned or managed a business knows the Americans with Disabilities Act (ADA) requires that public spaces be accessible to individuals with disabilities. And many bankers will remember

the class action litigation surrounding ATM accessibility several years ago. Now a new wave of litigation is targeting banks and other businesses over the accessibility of their websites. Led by the same law firm that spearheaded the ATM accessibility litigation, lawyers are sending letters to banks demanding that they make their websites more accessible and pay attorney's fees. In January 2017, that law firm filed the first lawsuit against a Texas bank claiming that the bank's website was not compliant with the ADA. Given the importance of complying with the ADA and the significant costs of a failure to comply, it is important for banks to be proactive and make sure their websites are ADA compliant before they receive a demand letter.

Best Practices for ADA Compliance

The Department of Justice (DOJ) and the courts have determined that the ADA's accessibility requirements apply to websites. Unlike other areas of ADA compliance, the DOJ has not yet implemented website accessibility standards, although they are expected to release website standards in 2018. But, the absence of DOJ standards does not excuse compliance with the ADA and has not stopped attorneys from sending demand letters and filing lawsuits.

Without specific standards, the DOJ and the courts look to the Web Content Accessibility Guidelines (WCAG 2.0) to provide a baseline for website accessibility. The WSAG 2.0 includes four categories of compliance:

- **Perceivable:** Information and user interface components must be presentable to users in ways they can perceive. This includes things like text descriptions for images and accessible audio and video media (e.g., captions and text alternatives for videos).
- **Operable:** User interface components and navigation must be operable. For example, the website must be navigable by keyboard only.
- **Understandable:** Information and the operation of user interface must

be understandable. This means error messages should be understandable, abbreviations should be explained, and site navigation should be clear and easy to follow.

- **Robust:** Content must be robust enough that it can be interpreted reliably by a wide variety of user agents, including assistive technology. This requires the use of tags and codes that are universal and can be read by most browsers and accessibility software.

The complete WCAG 2.0 guidelines are available at <https://www.w3.org/WAI/WCAG20/quickref/>.

Responding to a Demand Letter

Lawyers have sent hundreds of de-
(continued on Page 12)

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Medrano Now SVP, WestStar Bank El Paso

Isabel Medrano has been promoted to senior vice president at WestStar Bank, El Paso. Medrano began working for WestStar Bank in 1992 and has almost 30 years of banking experience. She serves as the bank's BSA/OFAC officer.



Medrano

Medrano attended The University of Texas at El Paso and currently holds the worldwide CAMS credential from the Association of Certified Anti-Money Laundering Specialists® (ACAMS) and the worldwide CFCS credential from the Association of Certified Financial Crime Specialists (ACFCS). Additionally, she is an active member of ACAMS and ACFCS Associations as well as the local chapter of the Association of Certified Fraud Examiners.

WestStar Bank is a locally-owned community bank with assets of more than \$1.5 billion serving the El Paso, Las Cruces, and northern Mexico area (collectively known as the Borderplex region) 🏡

Farmer Joins UMB Bank as SVP in Dallas

UMB Bank, N. A., a subsidiary of UMB Financial Corporation, Kansas City, MO, has hired **Marc Farmer** as senior vice president, commercial banking officer in Dallas. Zach Fee, CEO of UMB Bank Texas, made the announcement.



Farmer

Farmer has more than 11 years of experience in the banking and financial services industry. Prior to his joining UMB, he was vice president and commercial banker at Comerica Bank in Dallas.

Farmer graduated from The University of Texas at Dallas with a bachelor's degree in finance.

UMB Bank operates banking and wealth management centers throughout MO, IL, CO, KS, OK, NE, AZ, and TX. In Dallas, the commercial banking center is located at 2323 Ross Ave. 🏡

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Smith Joins Charter Bank, Corpus Christi, as VP/CLO

Clark Smith has joined Charter Bank, Corpus Christi, as vice president and commercial lending officer. He has been an active community leader, including a past president of Rotary International, Aransas Pass Lions Club, and serving on the boards of directors for the Portland Chamber of Commerce, San Patricio County Economic Development Corporation.



Smith

Smith has 16 years of banking experience and holds a BBA degree from Stephen F. Austin State University 🏡

Richardson Joins Southwest As VP, Mtg Loan Originator

Southwest Bank, Fort Worth, has hired **Ryan Richardson** as vice president and mortgage loan originator. Richardson will office in Fort Worth, but will continue his focus on Johnson County and surrounding areas.

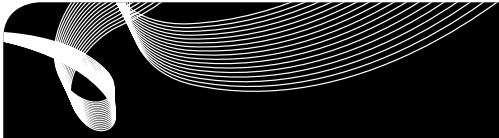
With more than 10 years of finance industry experience, Richardson has



Richardson

served as vice president and lender at Community National Bank & Trust of Texas (previously Star Bank of Texas) located in Burleson. Previously, he served as a credit analyst and special assets associate for Sterling Bank in Houston.

Richardson holds a BA degree in finance from Texas A&M University. He serves on the Burleson Independent School District board and is a graduate and member of the Burleson Chamber of Commerce Young Executive Alliance. He's been a member of the Chisholm Trail 100 Club since 2014 and is a member of IBAT, where he serves in the leadership division 🏡



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TEXAS

Kirkland to Lead New AccessBank Texas Location In Krum; Shaw, Brooks, James, and Ford Join Staff

Access Bancorp Inc., and its subsidiary AccessBank Texas, both of Denton, announced the opening of a new branch in Krum on January 30. The bank has named Krum banking veteran **Malinda Kirkland** to manage the Krum location.



Kirkland

AccessBank Texas president/CEO Cleve Breedlove announced the opening of the Krum location at 1020 E. McCart St. "We are excited about our team of experienced bankers who are also local residents and well known in the Krum community where we will strive to become the community bank of choice," says Breedlove.

Vaughn Andrus, who serves on the board of directors for AccessBank Texas, is the former CEO of Farmers and Merchants State Bank in Krum which sold to First United Bank & Trust Co. of Durant, OK, in 2005. Andrus says he is looking forward to bringing real locally-owned banking back to Krum.

"This is the community-style banking that Krum was accustomed to back when [Andrus] was CEO/president at Farmers and Merchants, and he is glad to be able to provide it again at our new Krum location," says AccessBank Executive Vice President/Chief Lending Officer Ted Leveridge.

Kirkland has been named assistant vice president and Krum branch manager. She previously served several years as branch and operations officer at Northstar Bank's Krum office. She has 30 years of banking experience.

Joining Kirkland's team in Krum are **Jill Shaw, Preston Brooks, Madyson James, and Wade Ford.**

AccessBank, established in 2007, reported as of September 30, 2016, total assets of \$299 million, total loans of \$237 million, total deposits of \$258 million, and total capital of \$29.2 million. The bank maintains its headquarters office at 320 W. Eagle Dr., Ste. 100, in Denton. It operates two locations in Dallas as Preston National Bank which it acquired in May 2016.

Krum is located seven miles NW of Denton in north central Denton County 🏠



ARIZONA

Holman and Hopper Promoted in Phoenix

National Bank of Arizona in Phoenix has promoted two executives in private banking.



Holman

Mary Holman was promoted to executive vice president and director of private banking. She is a member of the bank's executive committee and is a 30 year banker.

She earned a BS degree from the University of Arizona.

Holman recently served as the credit solutions division manager and was responsible for managing the small business, business lending solutions, and consumer teams. Prior to joining NBLAZ®, she was a senior vice president for Enterprise Bank and Trust.

Holman serves her community as the YWCA board co-treasurer and is a graduate of Scottsdale Leadership, Class XXIV. She formerly served the banking industry as president of the Risk Management Association, Arizona chapter.

Elliot Hopper was promoted to executive banking relationship manager. He has a background in financial planning as well as consumer and commercial credit and investment lending, specifically for medical practitioners, young professionals, and small business owners.

Prior to joining NBAZ, Hopper served in the U. S. Marine Corps. He then transitioned to the University of Arizona where he graduated with a degree in economics.

His community involvement includes membership in the Arizona Phoenix Young Alumni Club and as a volunteer with the St. Mary's Food Bank 🏠



Hopper

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- George Eliot

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ARKANSAS

Shaver Retires After 42 Years in Batesville

Citizens Bank, Batesville, announced the retirement of **Greg Shaver** after



Shaver

a 42-year career at the bank. The bank's executive vice president and secretary-treasurer, Shaver joined Citizens Bank in 1975 as a management trainee.

In the early years, Shaver served in virtually every area of the bank until being named internal auditor in 1978. Since that time, his leadership positions have included cashier, senior vice president, executive vice president, CFO, and secretary-treasurer. When Shaver joined Citizens Bank in 1975, the bank had two locations and assets totaling \$25 million. Today, the bank is a statewide franchise with assets over \$750 million.

A lifelong resident of Batesville, Shaver received a BBA degree in accounting from the University of Arkansas. He has served as treasurer for the "Christmas Brings Hope" organization since 1987 and also serves on the White River Health Systems as an advisory board member.

Phil Baldwin, president/CEO, said Shaver will continue to provide leadership in an ongoing advisory capacity."

Citizens Bank will celebrate Shaver's career with a public reception from 2 p.m. to 4 p.m. on Friday, March 3, in the Community Room of the Citizens Bank Annex at 285 East College in Batesville. The bank's telephone number is 870.793.4441 for more information 📞

OKLAHOMA

First United Bank Taps Hubbard and Peterson SVP, Lesley and Winzeler VP for Oklahoma City

First United® of Oklahoma City has announced the recent addition of



Hubbard

two senior vice presidents: **Manisone Hubbard** and **Brian Peterson** and two vice presidents: **Scott Lesley** and **Matt Winzeler**. All four bankers will serve as commercial relationship managers in the Oklahoma City market.

Hubbard joins with over 18 years of banking and lending experience in commercial and industrial and healthcare. She most recently served at Bank SNB in Edmond. A native Oklahoman, she is an Edmond Leadership graduate class of XXIX and serves as an advisory board member for the Putnam City Schools Foundation. She attended the University of Central Oklahoma.



Peterson

Peterson joins with over 20 years of banking and lending experience with

banks in OK and IA. He serves on the boards for the Edmond Public School



Lesley

Foundation and the Oklahoma Professional Sales Association. He is also a member of the Rotary Club of Edmond, the Oklahoma Bankers Association, and the Commercial Real Estate

Council of Oklahoma City. He graduated from Drake University in Des Moines, IA, with a double major in corporate finance and marketing.



Winzeler

Lesley joins with over 16 years of banking and lending experience at four institutions in the Oklahoma City market. He attended the University of Oklahoma.

Winzeler joins with over seven years of banking and lending experience at Arvest Bank in Edmond. He graduated from Oklahoma State University in 2009 with a BBA degree 🎓



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TEXAS

Vista Bancshares in Lubbock to Acquire The Hamlin Financial Corporation and Hamlin National Bank

Vista Bancshares Inc., Lubbock, the holding company for Vista Bank, Ralls, announced on January 30 that it has entered into a definitive agreement to acquire The Hamlin Financial Corporation and its subsidiary, Hamlin National Bank.

The Hamlin Financial Corporation, through Hamlin National Bank, operates full-service banking locations in Hamlin and Rule in Jones/Fisher and Haskell counties. Hamlin National Bank was established in 1907 and has assets of \$84 million, \$35 million in total loans, and \$69 million in deposits, as of December 31, 2016. Vista Bancshares would have total assets of approximately \$480 million based upon its December 31, 2016, balance sheet, upon completion of the transaction.

The agreement has been approved by the boards of directors for both companies. Vista Bancshares will issue shares of its common stock and cash for all outstanding shares of The Hamlin Financial Corporation common stock. The transaction is expected to be completed in the second quarter of 2017, subject to customary conditions, and shareholder and regulatory approvals. In connection with the closing of the transaction, Hamlin National Bank will merge into Vista Bank. Certain directors and executive officers of Hamlin National Bank have entered into agreements with Vista Bank.

John D. Steinmetz, president/CEO

of Vista Bank, said, "We are excited about the opportunity to serve Hamlin, Rule, and the surrounding areas and want to welcome Hamlin National Bank's team, clients, and shareholders to Vista Bank. We look forward to delivering competitive products and innovative technology to the area and upholding Hamlin National Bank's commitment to community."

Mickey Long, chairman of Vista Bank, said, "Vista Bank continues to look for opportunities to enhance our presence across Texas, and Hamlin National Bank's locations in Hamlin and Rule are an excellent fit for us."

Gary J. Ford, president of Hamlin National Bank, said, "We are excited to become part of the Vista Bank family. We chose Vista Bank as a merger partner because their history and operating philosophy is similar to ours. At the same time the merger allows us to bring new financial capabilities to our customers in Jones and Haskell counties. We are confident all our stakeholders and our communities at large will benefit from this transaction and the future growth of Vista Bank."

Vista Bancshares Inc. reported \$396 million in assets as of December 31, 2016. Vista Bank, established in 1912, operates 11 full-service locations in Lubbock and the surrounding West TX area, and loan and deposit production offices in Dallas and Fort Worth.

Hamlin and Rule are located north of Abilene. Hamlin is part of the Abilene Metropolitan Statistical Area 🏠



LOUISIANA

Metairie Bank & Trust Has 70th Anniversary

Metairie Bank and Trust Co. has proudly announced its 70th anniversary,



Samford

celebrating seven decades of serving the financial needs of people, businesses, and communities throughout Southeast LA. Founded on February 15, 1947, as Metairie Savings

Bank and Trust Company, Metairie Bank has grown from a single location on Airline Dr. in Jefferson Parish to nine branches serving both the South Shore and the Northshore in the parishes of Orleans, St. Charles, St. Tammany, St. Bernard, and St. John.

Metairie Bank has been known as "The Locally-Owned Bank of Personal Service" since its founding, not only because of the personal service it offers its customers, but also for the "family" atmosphere that exists among its employees.

According to Metairie Bank President/CEO **Ron E. Samford Jr.**, "We still offer that same neighborly, community bank feeling today as we did back in 1947, only now with the advanced technology and innovation that is so necessary in today's competitive banking world.

"As the oldest, largest commercial bank headquartered in Jefferson Parish, with \$370 million in assets, Metairie Bank has grown to meet the ever-increasing financial needs of its customers throughout the region. With the addition of MB Investment Services and MB Insurance Agency LLC, the bank now offers a full suite of financial services and products.

"As Metairie Bank continues to move forward, 'We Connect with You' has taken on added meaning by putting technology at your fingertips with online and mobile banking along with the same, longtime personal service that has always been synonymous with Metairie Bank." 🏠

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Arkansas

BRANCHES

The **ARKANSAS STATE BANK DEPARTMENT** has approved an application by First Financial Bank, El Dorado, for a branch at 12921 Cantrell Rd., Ste. 105, Little Rock.

The **ARSBD** has approved an application by Diamond Bank, Murfreesboro, for a branch at 1710 S. Constitution Ave., Ashdown.

The **ARSBD** has filed an application by Piggott State Bank, Piggott, for a branch at 400 N. Main St., Rector.

The **ARSBD** has filed an application by First Security Bank, Searcy, for a branch at 2504 W. Main St., Stes. G & L, Russellville.

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has received an application by The First National Bank at Paris, Paris, for a branch at 1607 W. Commercial St., Ozark.

MERGERS AND ACQUISITIONS

The **ARSBD** has approved an application by Anstaff Bank, Green Forest, for a merger with target: Twin Lakes Community Bank, Flippin.

The **ARSBD** has filed an application by Canada Bancshares Inc., England, to acquire 25% or more of the stock of the Bank of England, England.

The **ARSBD** has filed an application by MHBC Investment Partnership, LLLP, England, to acquire 25% or more of the stock of Canada Bancshares Inc., England.

Mississippi

BRANCHES

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has approved an application by Trustmark National Bank, Jackson, for a branch at 3221 Old Canton Rd., Jackson.

Oklahoma

BRANCHES

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has approved an application by BOKF, N. A., Tulsa, for a branch relocation: from 446 S. Elm St. to 11010 S. Elm St., Jenks.

Texas

BRANCHES

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has approved an application by Austin Bank, Texas N. A., Jacksonville, for a branch relocation from 520 N. Main St. to 603 S. Main St., Lindale.

The **OCC** has approved an application by The First Liberty National Bank, Liberty, for a branch at 11030 Hwy. 146 N., Hardin.

The **OCC** has received an application by JPMorgan Chase Bank, N. A., Columbus, OH, for a branch at the SWC of N. Oregon St. & W. Mills Ave., El Paso.

The **OCC** has received an application by ZB, N. A., Salt Lake City, UT, for a branch relocation: from 2401 Termini St. to 3911 Hwy. 3, Dickinson.

The **TEXAS DEPARTMENT OF BANKING** has received applications by Happy State Bank, Happy, for branches: 3503 NE 24th Ave. and 1600 S. Fairfield St., Amarillo; and 3275 N. Fwy., Fort Worth.

MERGERS AND ACQUISITIONS

The **TEXAS DEPARTMENT OF BANKING** has received an application by The State Bank of Texas, Houston, for a merger into Post Oak Bank, N. A., Houston 🏦

PEOPLE

Federal Reserve's Tarullo to Leave Fed Board in April

Daniel K. Tarullo has submitted his resignation as a member of the Board of Governors for the Federal Reserve System, according to a Fed press release dated February 10. The effective date is on or around April 5.



Tarullo

Tarullo took office on January 28, 2009, to fill an unexpired term ending January 31, 2022. He was appointed to the board by President Obama. He has served the board as chairman of the committee on supervision and regulation, and was chairman of the Financial Stability Board's standing committee on supervisory and regulatory cooperation.

Fed Chairman Janet L. Yellen said, "Dan led the fed's work to craft a new framework for ensuring the safety and soundness of our financial system following the financial crisis and made invaluable contributions across the entire range of the fed's responsibilities. My colleagues and I will truly miss his deep expertise, impeccable judgment, wise insight, and strategic counsel." 🏦

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COMMERCIAL LENDER, AMARILLO: Great opportunity to join long-tenured staff of strong, local Independent Bank. Must have strong

ties to the Amarillo area. Mark Mitchell, Lone Star Search. 972-335-9009. www.lonestarsearch.net.

CHIEF CREDIT OFFICER: Texas-based 800MM Independent Bank has need for seasoned Credit Executive with Oil/Gas, CRE, A/R, SBA, and Equipment experience. Mark Mitchell, Lone Star Search. 972-

335-9009. www.lonestarsearch.net.

Alliance Bank currently has an opportunity for a **CREDIT ANALYST** in Sulphur Springs, Texas. This position is responsible for providing assistance to the lending staff in the development, analysis and monitoring of loan customers. Such assistance may be in the preparation of loan requests, reviewing existing loan files, inspection of collateral, analysis of financial information, and other lending related functions as required. Interested candidates must have a minimum of a college degree, 3 years previous experience in banking, and knowledge of banking laws and regulations. Qualified applicants should submit a resume online to HR@Alliancebank.com or by fax to 903/439-6793. Equal Opportunity Employer.

\$100M Northeast Texas community bank seeking an **EXPERIENCED LENDER** with commercial and real estate lending background. College degree with a minimum of 3-5 years lending experience required. Responsibilities include business development and community in-

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volvement. Strong underwriting and organizational skills required. Send resume to bankersdigest@bankersdigest.com, subject line Box J-1.

Position available March 1st. CEO/PRESIDENT of ~\$132MM Community Bank with 7 locations in a rural area of Central Texas. Looking for experience in lending, managing investment portfolio, and overall banking operations. Excellent benefit package. Mail resumes to: Attn: David Hughes, P. O. Box 499, Groesbeck, TX 76642.

\$30M Rural Central Texas community bank seeking an EXPERIENCED LENDER with commercial, agriculture and real estate lending background. College degree with a minimum of 3-5 years lending experienced required. Responsibilities include business development and community involvement. Strong underwriting, organizational and collection skills required. Send resume to monte@dublinnationalbank.com.

The Compliance Alliance division of the Texas Bankers Association in Austin is in search of COMPLIANCE SPECIALIST. Must have 3-5 years banking or regulatory experience or compliance consulting. Must be detail-oriented with strong communication skills and working knowledge of banking regulations. Competitive salary, commensurate with experience, and excellent benefits. Please submit resume to Peyton Taylor at Peyton@texasbankers.com.

COMMERCIAL LENDER, HOUSTON. Seasoned lender with strong relationships and experience in construction financing. Join a 100-year-old community bank that's here to stay, looking to expand presence in the Greater Houston area through loan production offices. If you're ready to get out of the office and back to what you do best – produc-

ing – give us a call. Competitive salary with compensation and bonus based on experience and volume. Contact Lance Gordon of SouthStar Bank with your resume, lance.gordon@southstarbank.com.

Needed LOAN OFFICER for rural west Texas bank. Would consider entry level. Salary commensurate with experience. Good benefits. Email mvaughan@fnbeldorado.com

A West Texas community bank is seeking an experienced, SENIOR-LEVEL COMMERCIAL AND REAL ESTATE LENDER. The individual must possess strong business development and underwriting skills. We offer a competitive compensation and benefits package. Please send resume to bankersdigest@bankersdigest.com, Subject Line Box F-1.

Spirit of Texas Bank, a \$1B community bank, is seeking EXPERIENCED SBA LENDERS in the Dallas, Fort Worth, San Antonio, Austin, Houston, and The Woodlands areas. Qualified candidates should have: SBA lending experience preferred but not necessary. Five years direct commercial lending experience, or equivalent success. Please respond to: jobs@sotb.com.

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FEATURE (continued from Page 3)

mand letters to businesses across the country, including many community banks. These letters typically summarize the WCAG 2.0 guidelines, identify compliance issues with the recipient's website, and demand that the recipient fix website compliance issues. The letters also attempt to dissuade the recipient from contacting any outside experts and instead suggest that the recipient work directly with the law firm sending the letter to settle the matter, including by paying attorney's fees.

If [your] bank receives one of these letters, the first thing to do is consult [your] attorney before taking any action. An attorney will be able to advise [you regarding] options, including taking corrective action to cure any ADA compliance issues, discussing settlement, or, where appropriate, moving forward with litigation.

Now that lawyers have begun suing community banks over website compliance with the ADA, banks should be on the look out for these demand letters and be prepared to respond immediately. 🏠

About the author: **Tyler J. Bexley** (tyler.bexley@rgmfirm.com) is an attorney at Reese Gordon Marketos LLP, Dallas, TX, where he represents banks and their officers and directors in litigation and enforcement proceedings. He also authors a blog about recent legal and regulatory developments affecting community banks at www.communitybankblog.com.

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