

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

A Season to be Thankful

As we head into the holiday season and I reflect on all the wonderful things to be grateful for at Community Bank of Pickens County, I think about;

- Our customers who have tried us and liked us, allowing us to experience unbelievable growth over the past seven years;
- A group of organizers and directors that felt there was an opportunity for a new bank seven years ago and were willing to support its founding;
- A group of dedicated employees, now over 40 in number, that believe in our mission and provide fantastic service to our customers;
- A group of advisory board members who promote their bank to family, friends, and acquaintances wherever they go;
- Shareholders who believed in our bank team and invested their hard-earned money to facilitate our opening; and
- Our financial success which has allowed us to “give back” to our community through many wonderful causes.

We at Community Bank of Pickens County are certainly grateful for the Christmas season and what the true meaning of Christmas is to all of us. To celebrate the Christmas season, our staff has planned an evening called “*Hometown Christmas Celebration.*” We hope you, our customers and friends, will join us for what we believe will be a unique night of fellowship and traditional Christmas fare. •••

John



Cagle's Dairy

A perfect example of a great banking relationship. To show their appreciation of the support from CBOPC, Cagle's Dairy has cut our Community Bank logo into their Gordon County corn maze. This is a photo taken from a helicopter over the maze. In addition to their existing corn maze in Hickory Flats area, they have also leased 50 acres in Gordon County for an additional maze, not to be missed. Take the family and enjoy great country entertainment!

**Community
Bank** of Pickens
County

“We can make a difference”

Staff Announcements

Community Bank of Pickens County Welcomes New Additions



Sam Knighton

Sam Knighton has joined the team as Asset Quality Manager. He was born and raised in Albany, GA and worked as a Fire Fighter in Albany until 1990 when he moved to Pickens County and bought the True Value Hardware store. Sam brings many years of quality customer relationships and strong business skills to Community Bank. When asked why he chose to work for Community Bank of Pickens County Sam responded, "I have had a long-term relationship with John Trammell and have always respected and admired his business philosophy and the honest and open way he always worked with me. I am looking forward to a new challenge and am very happy to be part of an exciting and growing organization."



Krystle Prather

Krystle Prather was born and raised in Pickens County and graduated from Pickens High School. Krystle's background includes secretarial and retail skills where she has worked with the public. She joins our team as receptionist. When asked why she chose Community Bank of Pickens County she stated, "I was a customer first and always liked how friendly they were. I felt like I was noticed as a person. My mother has always been in banking and liked it and I thought this might be a good path for me as well." ●●●

Seven Ways to Have a Great Day

- Work like you don't need the money. • Love like you've never been hurt.
- Dance like nobody's watching. • Sing like nobody's listening.
- Be surprised, like you were born yesterday. • Live like it's heaven on earth.
- Tell the truth, and you don't have to remember anything. ●●●

Community Bank Offers Two New Programs

Overdraft Privilege is simple, convenient and there when you need it. It may reduce or eliminate bounced checks and returned check charges from merchants. You can access your Overdraft Privilege for all checks written, in-person withdrawals, ATM withdrawals and other electronic transactions. If you don't use it, it won't cost you anything.



If you do use it there is a return item fee of \$27 for each item that is presented, and you must bring your account to a positive balance within 30 days. There are eligibility requirements and this program only applies to consumer accounts. This is one more way we are striving to make a difference in your banking relationship.

For those of you with commercial accounts, we have partnered with Federal Automated Recovery Systems (FARS), to provide your business with the opportunity to take advantage of Electronic Check Recovery (ECR). ECR improves the collection rate of bad checks written to your business, and decreases the resources you need to allocate toward collecting on those bad checks. And, we are providing this valuable benefit to your business at No Cost. At Community Bank of Pickens County, we value your business and appreciate each opportunity to bring you new services to improve the financial aspect of your business. ●●●

Promotion...



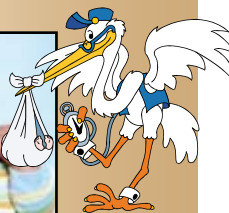
Sherri Arp has been promoted to Assistant Head Teller from a Teller position.

Graduation...



Matt Dunn recently graduated from the Community Bankers Association of Georgia's Consumer Lending School, which is part of the Community Bankers University. Matt was among 42 graduates who received a Certificate of Completion from this highly regarded school after an intensive week-long curriculum.

New Arrival...



Kim Garrett, Head Teller, gave birth to Colby Matthew on August 17. He weighed in at 8 lbs. and measured 19¼" long.

Team Member Spotlight



Ryan Keeter
Vice President - Lending

The spotlight is on Ryan Keeter. Ryan has been with Community Bank from its inception in 2000. He was one of the original 13 staff members that started Community Bank of Pickens County. He currently holds the position of Vice President in the Lending Department. Ryan will be overseeing our new location on Cove Road, which will open in spring of 2008.

Ryan was born in Pickens County, but lived in Canton until 1999. Ryan graduated from Cherokee High School and, while attending Kennesaw State University, went to work for Siemens Energy & Automation in the warehouse. After graduating college with a BA in Business, he continued to work for Siemens and worked up the ladder from Purchasing to Production planning and then as Master Scheduler. He moved to the Marketing team and in just 6 years held the title of Custom Panel Manager in charge of pricing, profit and loss, scheduling, sales, etc. for the custom panel market.

In 2000, Ryan was looking for a new opportunity when Siemens merged and he was offered a position in Chicago, but did not want to leave the area. He chose Community Bank because he saw a tremendous opportunity. Since coming to Community Bank, Ryan has graduated from the Community Bankers Association's Consumer Banking School and also graduated from a three-year program of Bank Management from Georgia Bankers Association through UGA. These schools covered every aspect of banking and bank management.

Ryan manages a loan portfolio of over \$55 million and plays an active role in civic volunteering. He serves on the Pickens County Planning Commission and just finished his term of serving on the Pickens County Chamber of Commerce board as Chairman.

In his free time, Ryan enjoys spending time with his wife Freida, his 13-year-old daughter Hannah, and his family. He also enjoys golfing and playing tennis. ●●●



Travelers Club Meetings for 2007

- October 22
- November 19
- December 17

Mark Your Calendars!

We are very proud to have a strong commercial banking relationship with the businesses shown below. We hope you will consider doing business with them as well.

A & T TOWING

- Lock-Outs
- Mobile Automotive Services
- Roadside Assistance
- Off Road Recovery

Adam Richards Office: 706-253-TOWS (8697)
Owner/Operator Cell: 678-232-5293
Jasper, Georgia Fax: 678-454-6269

GN GhostNet, Inc.

- Networking & Security Solutions
- New & Gently Used Equipment
- Computer Repairs/Upgrades
- Professional Web Development
- Web Site & Email Hosting
- Dependable & Experienced

706-253-1013 www.ghostnetinc.com

Wise Chiropractic Center

91 Sammy McGhee Blvd.
Suite 103
Jasper, GA 30143
(Behind Community Bank of Pickens County)

Phone: 706.253.WELL

We offer state-of-the-art chiropractic care and spinal decompression therapy.

Dr. Jon A. Wise & Family

WORLD'S LARGEST CORN MAZE

HAUNTED HAYRIDES

159 Montgomery Bridge Rd.
Ranger, GA 30734
(770) 345-5591

CAGLE'S DAIRY FARMS

River Bend
Gordon County, Georgia

on the web: CaglesDairyFarms.com

Come celebrate the season with...

Community Bank of Pickens County's First Evening Hometown Christmas Celebration

Friday, November 16th

*Everyone's invited
and bring the family!*

Refreshments • Hometown Entertainment including:

- Byron Dobbs as M.C.
- Doug Brooks Reciting A Christmas Story
- Rev. Walker Sharing A Christmas Story
- Eubanks Family Singing
- Holmes Family Singing
- The Silhouettes - Ladies Choir Alpharetta



Festivities from 7-9pm



**Santa Arriving in His Sleigh
at 8:00pm**



**First 250 Guests Will Receive
A Commemorative Ornament**



Grand Lighting of the Bank



The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will.

– Vince Lombardi



15 Sammy McGhee Blvd. • Jasper, GA 30143
(706) 253-9600 • www.cbopc.com



**Cove Road
Location Opening
Spring 2008**

PRSR
STD
US POSTAGE
PAID
GAINESVILLE
GA
PERMIT #47

On the Inside...

- Page 1 - Hometown Commitment
- Page 2 - New Team Members Join Our Staff
- Team Member Spotlight on Ryan Keeter
- Two New Programs to Serve You!