

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

**Community
Bank** of Pickens
County
"We can make a difference"



Cove Road location opening April 14, 2008

Hometown Commitment

Webster defines commitment as a promise or to make a pledge. What do we mean at Community Bank of Pickens County by "Hometown Commitment"? In my mind, it means hometown people pledging to make our community a better place to live. How does a bank help our community to be a better place to live? It doesn't! It's the people who make up the bank "team" that get the job done.

As we're about to open our new 8,500 sq.ft. facility on Cove Road, we remember that no matter how beautiful the brick, mortar and furnishings are, it's the people who have to have the commitment.

Here are a few ways I think our folks show their "Hometown Commitment:"

- 1) Our shareholders invest in Pickens County by creating jobs. In late 2000, we opened with 12 employees. Today we have 48 employees who contribute to our community in countless ways.
- 2) We pay taxes! Our city, county and school taxes create jobs outside the bank and help provide very valuable services for the citizens of our community.
- 3) Our community involvement. Our staff takes great pride in "giving back" to our community by giving of their time and effort to help in many areas. I believe its this volunteerism that creates our "quality of life" more so than our landscape.
- 4) Our employee's expertise. Our experienced staff take the time and effort to help others achieve their goals and dreams, whether it's properly structured loan or a deposit account that just fits your needs, we have the knowledge to help you make the right decisions.
- 5) Our convenient locations. We want our customers and prospective customers to always feel that we are close by. We are looking forward to being ever more convenient in the future!
- 6) We are pro-growth. We understand that if we want a brighter future and more opportunities for our children and grandchildren, we can't just "maintain." Maintain suggests you're not going forward or backward. Some would call that stagnant! Our quality of life depends on our being able to improve our community. Creating a broader tax base to provide for increased costs of services, financing infrastructure so we can plan our quality growth and helping people grow their small business so they can face future uncertainties is all a part of being pro-growth.

Notice that I didn't list all the cash contributions, etc., that we make each month to many valuable causes. Although these are certainly important, they don't take the individual time, effort and yes, commitment from our 48 employees who truly try to make a difference through hometown commitment.

John

P.S. I hope you get by our new Cove Road location when it opens soon. Some "hometown commitment" there, too! ●●●

Staff Announcements

Community Bank of Pickens County Welcomes New Additions to the Staff



Leah Siniard

Leah Siniard has joined the team as Teller. She was born and raised in Pickens County and graduated from Pickens High School. Her experience has been in the customer service industry and brings a love of working with customers to CBOPC. When asked why she chose Community Bank of Pickens County she said, "I have always wanted to work in a bank. I love working with customers and all the friendly staff. I have always had a banking relationship with CBOPC and felt it would only be natural to work where I already felt comfortable." In her free time, Leah enjoys spending time with her friends riding four wheelers and going to the movies.



Britany Wright

Britany Wright has joined the team as Teller. She was born and raised in Pickens County and graduated from Pickens High School. She is also attending Kennesaw State University at night to finish her degree in Criminal Science. She has worked in banking in the Acworth area for more than a year. When asked why she chose Community Bank of Pickens County she stated, "I saw how involved with the community they were and I really liked that and wanted to be part of a company that supports it's community." She is involved with the Omega Phi Alpha Service Sorority and also with her church, Harvest Missionaries Church in Ellijay. In her free time, she enjoys spending time with her friends and going to the movies. ♦♦♦

History has demonstrated that the most notable winners usually encountered heartbreaking obstacles before they triumphed. They won because they refused to become discouraged by their defeats.

— B. C. Forbes

Checking or Savings...

We Have The Perfect Account for You!

At Community Bank of Pickens County you have a multitude of checking accounts from which to choose. If you need a FREE checking account, we have five choices for you. If you want an interest bearing checking account you can choose from our Cash Management, Incentive Checking, or our Club 50 Plus accounts.

Each type of account offers different benefits. For commercial accounts we even offer a free service of the FARS dishonored check collection system. Our Customer Service Representatives will be happy to assess your needs and guide you to the account that best suits those needs.

We also have a great variety of savings options. If you haven't already checked out our Money Market Account rates, you really should. Not only do you get the best interest rate for a savings type account, but you have

ready access to your funds. Whether you already have a checking account with Community Bank of Pickens County or are considering opening one, we have many great options to fill your needs. Stop by today and we will show you how we can make a difference! ♦♦♦

Did You Know...

...that by setting up a direct deposit of your pay check you can save the equivalent of a full work day in time each year. Time you don't have to spend driving to the bank or standing in line. Gain an extra day and set up your direct deposit today!



Travelers Club Meetings for 2008

- April 28
- May 19
- June 30
- July 28
- August 25
- September 22
- October 20
- November 17
- December 15

**Mark Your Calendars.
You Won't Want to
Miss the Fun!**

Introducing our Cove Road Staff



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.

Familiar faces... just a new location. As you can see from the photo, the staff that will be moving to our Cove Road location are familiar faces. In choosing the staff that would relocate to Cove Road, we wanted to ensure you would feel right at home, regardless of which location you are visiting.

Pictured L to R front row: Nikki Wilson joined CBOPC in June, 2007 and will hold the position of Teller; Dianna Osborne joined CBOPC in June, 2007 and will hold the position of Customer Service Representative; Tammy Reece joined CBOPC in December, 2005 and will hold the position of Head Teller; Stacia Hancock joined CBOPC in February, 2004 and will hold the position of Assistant Head Teller; and Brianne Wright joined CBOPC in December, 2002 and will hold the position of Teller.

Pictured L to R back row: Matthew Dunn joined CBOPC in January, 2007 and will hold the position of Jr. Loan Officer; Chris Beasley joined CBOPC in December, 2003 and will hold the position of Customer Service Representative; Ryan Keeter joined CBOPC in July, 2000, and was one of the original 13 that began CBOPC. He is a Vice President and will serve as Branch Manager; Kathy Westbrook joined CBOPC in April, 2007 and will hold the position of Assistant Manager; Michelle Logan joined CBOPC in June, 2007 and will hold the position of Assistant VP/ Customer Service Supervisor; and Brian Craig joined CBOPC in March, 2006 and will hold the position of Loan Administrative Assistant.

Courtney Phillips, not pictured, joined CBOPC in March, 2008 and will hold the position of Part Time Teller.

Stop by and visit any time. We look forward to making a difference in your banking relationship at both of our full service locations! ●●●

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Curried Chicken or Shrimp

This family recipe of Tammy Greer was passed on to her 26 years ago by her mother-in-law. This recipe won the grand prize in an Atlanta recipe contest several years before Tammy received it. Tammy treasures her family traditions involving sharing good food. Recently her extended family gathered for a family dinner to celebrate her mother-in-law's 70th birthday. The eldest daughter prepared this dish as a main course for the meal in her honor! Enjoy.

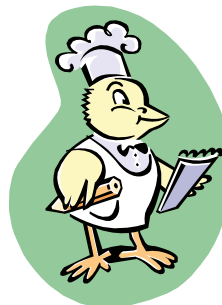
3 Tbsp. butter or margarine	¼ cup minced onion
1½ tsp. curry powder	1 cup chicken broth
1 cup milk	2 cups chicken (cooked and shredded)
2 cups cooked shrimp (instead of chicken)	½ tsp. lemon juice
3 Tbsp. flour	¾ tsp. salt and ¼ to ½ tsp. pepper
¾ tsp. sugar	1/8 tsp. ginger
1 cup lightly browned and sugared almonds	

(In 1-2 Tbsp. butter or margarine lightly brown sliced almonds until slightly browned. Sprinkle 1-2 Tbsp. sugar over the almonds until dissolved. Drain on a paper towel and break apart.) Set aside in small serving bowl.

Melt butter or margarine in medium saucepan and add onions. Saute - adding spices and flour, stirring until bubbly. Slowly add chicken broth, and then milk using a whisk to prevent clumping. After the sauce is completely smooth, add precooked shredded chicken or precooked shrimp, and heat until thickened. Serve over parsley rice or noodles. Lightly sprinkle sugared almonds on individual portions before serving. • • •

Going far beyond the call of duty, doing more than others expect...this is what excellence is all about. And it comes from striving, maintaining the highest standards, looking after the smallest detail, and going the extra mile. Excellence means doing your very best. In everything. In every way.

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"We can make a difference"



Note: If you have a favorite family recipe you would like to share, drop it off at the bank or email it to susan.wright@cbopc.com and you may see it published here.



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**Cove Road
Location Opening
April 2008**



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