

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

"...we have to try to understand our customers better and figure out what their desires are..."

Community Bank of Pickens County

"We can make a difference"

Loyalty Programs Benefit All

Businesses (Banks) should be working hard to engage customers during these uncertain times. Turmoil in the economy affects the confidence, purchasing and banking habits of the average person.

Low prices, or in the case of banks, good rates, are always an enticement to get folks in the mood to purchase or open accounts. In banking, beyond pricing, we're hoping to build loyalty with our customers. To do this we have to try to understand our customers better and figure out what their desires are. I think the key is to convince our customers of the value of our products and make it easy for them to obtain it and use it.

One study reports that there are about 2,200 loyalty programs in operation in the United States. The average consumer belongs to five or six of these programs at any given time. To create a good loyalty program, I believe you need these factors working together:

- 1) A good solid program that benefits the customers and the bank;
- 2) The program should be easy to join, easy to understand and easy to use; and
- 3) When joining the program, the customer should have a good experience

Successful loyalty programs benefit the customer and allow the business employees to apply their "core values" that keep them engaged. This makes for a great customer experience.

Our core values at CBOPC were established when we opened in 2000 and haven't changed. They are posted around our bank to always remind us what has led to our success. Simplified, they are:

- 1) The bank exists to serve the needs of our customers;
- 2) Our employees are critical to our success;
- 3) We are a "for profit" institution;
- 4) Honesty in all our dealings is critical; and
- 5) We want to have fun. We want everyone, whether customer or staff, to enjoy their association.

With the above information in mind, I want to mention two loyalty programs that have been a big success for our bank.

The first is our **Community Traveler's Club**. This club evolved over the years and I believe is getting better each year. We have 207 members, with a consistent 54 or so members attending our monthly meetings. Our staff is engaged in deciding the monthly programs, the food menu, and are extremely involved in arranging the travel for our members. Our club members get a great value on an excellent meal, enjoyment from fun, fellowship and informative programs, and great travel opportunities. This program certainly has all three of the important factors I mentioned earlier going for it. It also allows our staff to carry out our company's core values.

Second, our successful **Relationship Rewards Checking** program, started last October, has far exceeded our expectations. This program also meets the characteristics of a good loyalty program and certainly has engaged our staff and allowed them to demonstrate our core values. With over 400 families taking advantage of this program over the last 4 months, we know that this program has benefits that our customers want. An excellent rate of interest, electronic statements, and free ATM usage everywhere are a few of the things our customers have said were important to them. It's easy for our staff to be enthusiastic about a product this good. Our customer service staff has made it a point to help our customers become acquainted with this account and will assist in any way to help in the opening process. All of our staff has been involved in telling their family, friends and neighbors about the great benefits of this product.

I would like to personally invite you to take advantage of these two loyalty programs and begin getting your benefits immediately! At CBOPC we understand that loyalty is a two-way street. These two very successful programs represent a win-win for our customers and the bank. What are you waiting for? ...

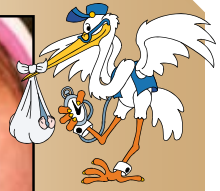
John

Is the Time Right for Refinancing?

With interest rates at an attractive low, now may be the right time to consider refinancing. It might also be to your advantage if the fixed rate you are currently paying is higher than the rates being offered today. The old rule of thumb used to be the rate offered

should be at least 1½ to 2% less than what you are currently paying. However, in today's mortgage climate the old rules don't necessarily apply. Another great opportunity would be to combine a first and second mortgage into one fixed rate mortgage.

It is not likely that we will see the current low rates come around again in the near future. So, if you are considering refinancing, give Ronda Mosley, our Mortgage Specialist, a call and she can work through the best scenario of options available to you. •••



Brian Craig Welcomes A New Baby!

Brian Craig and wife Mindi are the proud parents of their new daughter, Ella Blair. She was born on January 28th at 2:42am. At the time of delivery, she weighed 7 lbs., 7 oz. and was 20¾ inches long. Join us in congratulating the proud parents! •••

Congratulations Are Due!

Congratulations to the over 400 customers that have opened a Relationship Rewards Checking Account and are now eligible to earn a high interest rate on their free checking account and receive refunds on all domestic ATM fees! We've named it **Relationship Rewards** because it rewards you for your relationship with Community Bank of Pickens County.

And remember, even if you don't meet the requirements to earn the premium rate, you still earn 0.10% APY on your FREE checking balance! Stop by and see one of our customer service representatives today and start earning Premium Interest. •••

Free Relationship Rewards Checking

5.01% APY on Your Balance up to \$25,000

with **ATM Fee Refunds Nationwide***

FDIC

with ATM Fee Refunds Nationwide*

To earn the Premium Rate, meet these 3 easy qualifications each cycle:

- 1) Make 10 check card purchases.
- 2) Enroll and receive electronic statements.
- 3) Receive 1 direct deposit or make 1 automatic payment.

Community Bank of Pickens County

"We can make a difference"

See one of our customer service representatives to get set up today!

*5.01% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$25,000 and 1.01% paid on any amount above \$25,000. You must meet these three easy monthly qualifications to receive the Rewards Checking program: 1) ten check card transactions**; 2) set up one Direct Deposit or ACH Auto Debit; 3) enroll and receive electronic statements. If monthly qualifications are not met, you will receive 0.10% APY and no ATM fee refunds for that month. APYs effective 10/01/08 and subject to change at any time. Fees may reduce earnings. If you close your account before interest is credited, you will not receive the accrued interest. Membership qualifications apply. **ATM transactions do not count toward the 10 required transactions during the month.

Two Full Service Locations: 115 Sammy McGhee Blvd & 65 Cove Road • Jasper, Georgia • cbopc.com • (706) 253-9600



Travelers Club Meetings for 2009

Held at the Pickens County Chamber of Commerce from 6 to 8 pm

- April 20
- May 18
- June 15
- July 20
- August 17
- September 14
- October 19
- November 16
- December 21

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

Team Member Spotlight on Ronda Mosley



Ronda Mosley
Mortgage Lender

The spotlight is on Ronda Mosley. Ronda was born and raised in Pickens County and graduated from Pickens High School. She then attended business courses from Appalachian Technical College. Ronda started in the banking industry in 1981 as a Customer Service Representative. Over the next several years she moved from banking to the insurance industry and then settled into Mortgage Lending in 1995, with another local bank in the area. She joined the Community Bank of Pickens County team in 2003 as a Mortgage Lender.

When asked why she chose CBOPC she stated, "I had worked with John Trammell at another local bank before he started CBOPC and really enjoyed working with him. When CBOPC was formed, I really wanted to work with a local community bank that had that wonderful hometown feel and I knew John would create that. I truly enjoy working with customers to help them with their mortgage needs. It is very satisfying to help people realize their dreams of the home of their choice."

In her free time, Ronda enjoys spending time with her husband of 27 years, Dan, her son Chase, age 21, and all of her extended family living in Pickens County. She also enjoys shopping with friends and reading. •••

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.

Welcome New Team Members!



Joe Chumley
Part-time Teller



Debbie Brooks
Part-time Teller

Monica Eaton
Full-time Teller





KEEPSAKES
Unique Gifts

10am-6pm | Monday-Friday
10am-5pm | Saturday

35 South Main Street
Jasper, GA 30143

Katherine Olsen
Owner

706.692.3501 ph & fx



TATER PATCH PLAYERS
P.O. Box 67 • Jasper, GA 30143
www.taterpatchplayers.org

*Support your community theatre as we build
for the future of Pickens County*



WEAVER AUTO SALES
2003 Refuge Road
P.O. Box 75 / Jasper, Georgia 30143
Phone (706) 692-0964

EDWIN WEAVER 692-5265

H & H Insurance

Heather Spinks & Hali Roper
Owners, Agents

61 Bill Wigington Pkwy
Suite B103
Jasper, GA 30143

706-253-4646
Fax 706-253-4647
hspinks@handhinsurance.com
www.handhinsurance.com

In each issue of our newsletter we would like to share family recipes that have been around for many years and make family gatherings special.

Tonti's Banana Nut Loaf

Our valued customers, Rick and Sheryl Little, have shared a very old recipe with us that was one of their mother's favorites. She passed away a year ago and we thought we would honor her by sharing it with all of our friends. Everyone called their mother Tonti. We hope you all enjoy this treat and help us in saluting a much loved Mother.

Mix together ¼ cup sour cream and 1 tsp. baking soda and set aside.

1 stick softened butter

1¼ cup sugar

2 eggs

1½ cup plain flour

1 tsp. vanilla

1 tsp. lemon extract

1 cup mashed bananas or ¾ cup bananas and ¼ cup applesauce

Chopped nuts (pecans or walnuts)

Add butter to sour cream mixture and beat till creamy. Add sugar and beat fluffy. Beat in eggs - one at a time. Add flour, vanilla, lemon extract and bananas/applesauce until well blended. Fold in nuts.

Pour into greased and floured loaf pan. Bake at 325°F for 1 hour. •••

Nothing in the world can take the place of persistence. Talent will not. Nothing is more common than unsuccessful men with talent. Genius will not. Unrewarded genius is almost a proverb. Education will not. The world is full of educated derelicts. Persistence, determination and hard work make the difference.

– Calvin Coolidge

**Community
Bank** of Pickens
County
"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.



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

P.O. Box 40 • Jasper, GA 30143
(706) 253-9600 • www.cbopc.com

**Two Convenient
Locations
& 10 ATMs
to Serve You!**



PRSRT
STD
US POSTAGE
PAID
GAINESVILLE
GA
PERMIT #47

On the Inside...

- **Loyalty Programs Benefit All - See Page 1**
- **Is the time right to refinance?**
- **Earn 5.01% APY interest! See Page 2**
- **Team Member Spotlight on Ronda Mosley**