

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

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**Community
Bank** of Pickens
County

"We can make a difference"

10 Years!

Where does time go? On October 2, 2010, Community Bank of Pickens County will be ten years old. My goodness, we started out with 13 employees in what we believe was the first "modular" bank in the county's history. I'm happy to say that 10 of the "original" staff members still work for the bank. Of course, we've quadrupled that number of employees and have two locations in Jasper and 10 ATMs throughout the county.

We've grown by offering great deposit products and lending money to our hometown folks. We've had the pleasure of seeing our county grow and prosper over the years. Unfortunately, the recession has taken the wind out of the growth and prosperity. We have to hope that things will turn soon and some reasonable decisions will soon be made by those who started this mess and are now trying to fix it!

We made a commitment 10 years ago to be a local, community bank that would always strive to provide good customer service. We hired local people and have made local decisions over the years. We hope to do the same for a long time in the future. Part of this commitment has been in the form of monetary donations to a number of excellent, benevolent organizations that do good things in our community. As economic times got tougher, we, like everyone else, have had to re-evaluate all our expenses. We've not felt like we could donate as much as we've done in the past. Most folks fully understand.

Unfortunately, many of these organizations have built their budgets around many of us in the community supporting their good deeds. I think you get the picture. This has not gone unnoticed at our bank and by our employees. They came together to figure out how we, as a staff, can "supplement" the smaller bank donations by committing time and money to carry on our tradition of helping our community. Needless to say, we have a great staff. They are local folks helping their local charities. Hats off to them for coming up with these ideas and for their efforts!

Next time we see a big "Wall Street" firm bailed out of trouble (who started the mess anyway?) or see a community bank put under regulatory pressure to survive, stop and think, how many of those "big boys" have made donations to our community. How many have made loans and/or loan extensions to our local businesses that may have helped them survive?

We're proud to be one of those whom contributes to their community. We have been proud to carry on this tradition for 10 years. We plan to do so well into the future! ●●●

John



B. Scott Dobson joins Community Bank Board of Directors

Community Bank of Pickens County is pleased to announce the addition of B. Scott Dobson to our Board of Directors. Mr. Dobson is a seasoned entrepreneur/executive with over 20 years experience in starting and managing a variety of businesses and has also had first hand experience in Mergers and Acquisitions involving sales to both private and publicly held corporations.

Mr. Dobson has served on the Advisory Board for Community Bank of Pickens County for six years and has played an active role in the growth of the bank. He is also a shareholder and very committed to the success of CBOPC. John Trammell, President/CEO of CBOPC said, "The bank is very fortunate to have someone of Scott's caliber to want to serve as a Director. Scott has already had an impact on our bank through his service on our Advisory Board. He brings a unique blend of experiences to our boardroom that should serve us well. We are very pleased to have him."

When asked why he would consider being a board member of Community Bank of Pickens County, Mr. Dobson stated, "I've always had an interest in banking, finance and economics. I studied all these areas in college and have been involved with various aspects throughout my professional life. For the past 10 years I have been heavily involved with real estate investments. As most people know, the real estate industry and the banking industry are very dependant upon one another. Experience in one area certainly helps with understanding of the other. Being on the advisory board has been a great experience which I have enjoyed. So from a professional stand point serving on the board of directors is a natural continuation of my career and as a shareholder, it gives me the opportunity to be more active in guiding the success of my investment in the bank."

When asked what he hopes to bring to the board position, Mr. Dobson responded, "My career experience has been in both the computer and software technology business as a business owner and manager and in real estate as a principal investor and lender. In my real estate business I have extensive experience with owning, managing and remarketing properties that have been through foreclosure or that are in distressed situations. I have worked first hand with many distressed borrowers and know the intricacies of that element of the industry. I believe my general business and specific real estate experience will be of benefit to the bank. I'm sure my familiarity with computer and software technology will also play a contributing role since banking is continually becoming more and more dependant on the use of technology and the internet."

Currently, Mr. Dobson is the President & Owner of Dobson Properties, Inc., a private real estate investment and finance company, dealing primarily with residential property. In addition to his business and real estate interests, Mr. Dobson enjoys Aviation, where he is an FAA Licensed Private Pilot for the past 16 years and is instrument rated and High performance and Multi Engine Certified. ...



Scott Dobson



Community Bank of Pickens County Welcomes Megan Payne as a Teller.



2010 Travel Club Meetings Changes

In 2010 our Travelers Club Meetings will be held every other month, instead of each month. We have a wonderful entertainment lineup planned, as well as a full travel agenda of day trips, short motor coach trips, cruises, and European excursions. Even a fabulous Hawaii cruise that will visit all the Islands. Meetings are held at the Chamber Community Room with dinner served at 6:00pm and programs start just before 7:00pm. We welcome everyone!

- April 19
- June 21
- August 16
- October 18
- December 20

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Team Member Spotlight on Debbie Dobbs



Debbie Dobbs
Chief Financial Officer

The spotlight is on Debbie Dobbs. Debbie was born and raised in Pickens County and graduated from Pickens High School. Upon graduation, Debbie joined Pickens County Bank as a Charter staff member in 1977. She worked there for 17 years, starting as a Teller and holding the position of Senior Vice President when she left. She attended college and graduated from Reinhardt College while working for PCB. Debbie then worked for the Pickens County Chamber of Commerce as Executive Director for one year during the time John Trammell was Chairman of the Board of Directors for the Chamber.

In 1997, she was approached by a private company in the landscape stone industry. For eight years she was their head of operations. Debbie left the company in 2005, when approached by John Trammell to join the team at Community Bank of Pickens County as Chief Financial Officer. When asked why she chose to work for CBOPC she said, "John and I had worked together both at Pickens County Bank and at the Chamber. We had a really good working relationship and I really loved Community banking. I wanted to once again be involved in helping to grow a community bank." Debbie is involved in many community service activities, such as serving on the boards of Good Samaritan Health and Wellness Center and the C.A.R.E.S. organization.

In her free time, Debbie enjoys spending time with her husband of 31 years, Roy, whom she married on top of Sharptop Mountain in a four-wheel-drive wedding. She also enjoys spending time with her daughter Kayla, and her mother and extended family. She really enjoys family get-togethers of cooking meals and playing cards. Debbie and her husband have recently started working out regularly at a local gym and she enjoys reading and loves the beach. They live on a small cattle farm in West Pickens County. •••

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.



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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.

Tantalizing Turkey Burgers

Below is a really wonderful recipe that starts with ground turkey and turns it into something so flavorful you might find yourself moaning with delight as you feast. This recipe is an extremely flavorful way to incorporate a healthy version of a decadent tasting burger. Submitted by Susan Wright.

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| 1 lb. ground turkey | ½ cup Fresh Cilantro, Chopped Fine |
| 4 Tbsp. Low Sodium Teriyaki Sauce | Lime Juice from 1 Lime |
| 4 Tbsp. Low Sodium Soy Sauce | ½ tsp. Garlic Powder |
| 3 Shakes Worcestershire Sauce | ½ tsp. Cumin |
| 1 Bunch Green Onions | ¼ tsp. Pepper |
| 4 Jalapeño Peppers | ½ tsp. Mrs. Dash Garlic & Herb Seasoning |
| 8 Harvest Grain Whole Grain Bread Slices | |

First remove the seeds from the jalapeños and chop fine. Clean and chop fine the green onions including most of the green part. Saute jalapeño peppers and green onions in 1 tsp. of olive oil until softened. Put all other ingredients into a bowl and add the sautéed peppers and onions to the mixture. Mix well. Form patties and cook in grill pan with a small amount of olive oil until brown and grill marks appear. Turn and cook well on other side. Toast the bread and apply some jalapeño ranch dressing to the bread and then add the burgers. The texture of the bread with the flavorful turkey is a magical combination. I like to serve with fresh cole slaw and sliced tomatoes. Enjoy! •••



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.

Our greatest glory consists not in never failing, but in rising every time we fall.

~ Oliver Goldsmith

The greatest mistake you can make in life is to continually be afraid you will make one.

~ Elbert Hubbard



"We can make a difference"

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On the Inside...

- 10 Years
- Team Member Spotlight on Debbie Dobbs
- Scott Dobson joins Board of Directors
- Receive a re-useable grocery tote!