

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

Lemonade From Lemons

I believe it's human nature for us to withdraw or "pull back" from some activities when we have a fear of the unknown. Things we might normally consider doing are put on hold. This contraction of activity is sometimes a good idea and a prudent course of action. I once took a boat out on the lake when a storm was brewing. I should have been a little more cautious in my actions. I got back to shore and haven't tried it since! But, I have been on a boat a number of times since then. On a nice summer or fall day, it is a great experience.

Sometimes this fear of the unknown can cause us to just "lock down" and do nothing at all. We can do this personally or in our business. When this happens, often we exacerbate all our fears.

Maybe a better way to handle these "fears of the unknown" is to develop a plan to overcome the worry and to take action towards removing or improving the situation.

How do we make *Lemonade from Lemons*? Even in these tough economic times, what do we accomplish when we do nothing?

Tough times can lead to opportunities. Let me suggest some courses of action:

1. There may be those who are looking to get a great deal on some property for investment; a second home; a residential upgrade; or whatever. Prices are good and there are some unbelievable financing programs available;
2. Maybe you've been thinking about your bank accounts or your investments and have known for some time you needed to look at new products. Maybe you've been in an account earning you little or no interest just because you were too lazy to go through the process of switching. You didn't want to change your direct deposit or drafts because it is a "hassle" How much is it costing you? How much is 30 minutes of your time worth?;
3. You may have considered expanding your business but you're thinking, "why now in this economy?" It may be advantageous for you to consider it. I always ask a customer, "Is it going to produce more revenue for you now?" If it is, then rates and terms are excellent. If it will help now, it could be fantastic when this economy turns for the better; or
4. Maybe you have always wanted to start your own business. Crazy thinking? I know that people with commercial space are looking for rental or lease customers. Many are offering incentives and will make it very easy for you to get into their spaces. Got a good idea or product? Many folks are shopping at home rather than driving to the mall. Good, quality service businesses seem to stay busy. Now may be the time to find that deal that keeps your overhead manageable.

In conclusion, if we're to make lemonade from the economic lemons, we've got to be proactive. Good planning, hard work and a degree of entrepreneurship, can help the overall economy. A little effort can improve your finances. Get off the couch and come by to check out our array of accounts that could boost your earnings. Talk to us about your business idea.

Last, but not least, a proactive approach seems to always carry a better attitude about it than a "fear of the situation" approach. A good attitude, as much as anything, can help us make lemonade from lemons! ●●●

"... to handle these 'fears of the unknown' is to develop a plan to overcome the worry and to take action..."

**Community
Bank** of Pickens
County

"We can make a difference"

John

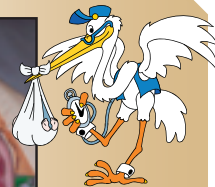
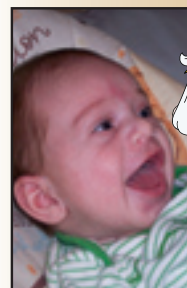


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Lacey Jones Welcomes A New Baby!

Lacey Jones and husband Chad are the proud parents of their new son, Camden Alexander. He was born on February 10, 2009. At the time of delivery, he weighed 7.7 lbs. and was 20.5 inches long. Join us in congratulating the proud parents! ...

Congratulations Are Due!

Congratulations to the over 600 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. ...



Travelers Club Meetings for 2009

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

- July 20
- August 17
- September 14
- October 19
- November 16
- December 21

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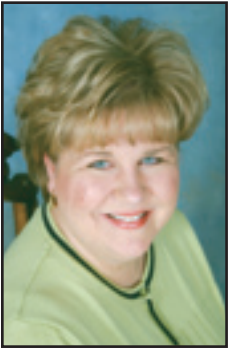
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Community Bank of Pickens County "We can make a difference"

*5.01% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$25,000 and 1.00% 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. APY's 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: 15 Sammy McGhee Blvd & 65 Cove Road - Jasper, Georgia - cbopc.com - (706) 253-9900

Team Member Spotlight on Michelle Logan



Michelle Logan
Assistant Vice President/
Customer Service Supervisor

The spotlight is on Michelle Logan. Michelle was born and raised in Pickens County. She graduated from Pickens County High School and married her high school sweetheart, Lamar, right after high school. Michelle started working in the banking industry in 1986 as a teller. She was later promoted to Customer Service Representative. Michelle joined the team at Community Bank of Pickens County in February of 2007 as a Customer Service Representative. When the Cove location was completed, Michelle joined the staff at Cove as Assistant Vice President/ Customer Service Supervisor. When asked why she chose to join the team at CBOPC she stated "I was looking for opportunity and growth. Community Bank of Pickens County was growing and open to change and new ideas and I was ready for a new challenge." Michelle recently graduated from Leadership Pickens.

Michelle has a lot of family in Pickens County and in her free time she enjoys spending time with her family, her husband of 22 years, Lamar and their son Ethan, aged 16. Ethan plays football for Pickens High and Michelle and Lamar spend a lot of time at his games and practices. She also enjoys motorcycle riding with Lamar and likes to spend an afternoon watching a good movie. ●●●

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.



Join us in congratulating Ryan Godfrey, Customer Service Representative, on his marriage to Kelly on May 16, 2009!



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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.

Kellie's Country Cabbage

This is a family recipe from Kellie Reeves, a member of the bookkeeping staff here at CBOPC.

- 8 Slices country style bacon, cooked crisp, finely chopped
- Reserve 2-3 Tbsp. of drippings
- 1 small head of cabbage/chopped/shredded coarsely
- 2 Tbsp. apple cider vinegar
- 2 Tbsp. water
- 1½ Tbsp. white sugar
- Salt & Pepper to taste

Cook cabbage in bacon grease in a large skillet until preferred tenderness. Drain excess grease on paper towels. Add vinegar, sugar and water, salt & pepper, mix well, then toss with bacon pieces. Makes a great side to country style pork chop. ●●●



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.

If you have built castles in the air, your work need not be lost; that is where they should be. Now put foundations under them.

– Henry David Thoreau



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On the Inside...

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- Sign up for E-Statements and Receive a Free gift!
- Earn 5.01% APY interest! See page 2.