

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"

What does a community bank mean to its community?

In today's challenging times, I think it's very important to step back and review what a community bank means to the community it resides in. Since I've never been involved in a "giant" bank or one that is "too big to fail," I can only share my thoughts regarding true community banks, those owned by and providing services to local residents.

Disclaimer duly noted, I've always enjoyed the personal banking that community banks are able to provide. I've had many very successful customers over the years tell me that their success came from a community bank that gave them an opportunity when they wouldn't have probably fit the "big bank mold." Many seniors and others have thanked their community bankers for taking the time to give advice and help them one-on-one with their needs. They appreciate being able to give the highest ranking officers a personal call or a drop-by visit. So many have told me they really enjoy the personal greetings when they come in the door and the pleasant service they receive.

Many have benefited from the hundreds of thousands of dollars donated to good causes over the years. Community banks understand the need to give back to their communities. Even in tough times, they find ways to help out as much as possible.

Lots of folks don't realize the number of times that local community banks quietly join together to support groups and projects for the betterment of the community. When projects have been too big for one, others joined in to help. Yes, we are competitors, but we understand that "as our community goes, so goes the bank."

I define a true community bank as one that when earnings are made, a large portion is put back into that community. In my mind when profits are sent out of the county to the real home of the bank, they are not a local community bank. No offense meant, you just can't be a hometown bank if your home is somewhere else.

Besides the personal attention and great products, I've truly enjoyed the relationships with fellow employees at all the community banks I've worked at (three in Pickens County and one other). I've enjoyed the relationships with members of the Board of Directors over the years. I've had the good fortune to gain the advice and counsel from some of Pickens County's oldest and most respected businessmen. Some are no longer with us but, I have pleasant memories of those folks. Working with three Boards of Directors in Pickens County is something I'll always treasure. Many, after their service as director, have stopped by just to talk and try to "stay up" on what's going on.

I've had the opportunity to serve many different organizations and clubs, sit on councils, boards, authorities and work with elected officials for the past 25 years. I've seen those who joined the "arena" of service and have seen those with all the answers, but never got in the arena.

Why the reflection? I'm truly concerned about what our leaders in Washington in particular, and even those on the state levels who are disregarding the role that community banks play in our economy.



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What a community bank means...

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I've written to our Congressmen in great detail and have received short, "canned" answers from them. Allowing community banks to "wither on the vine and even die" is unconscionable in my mind. If policy or management needs restricting or changing, then so be it. But many community banks are suffering because of an attempt to deliberately eliminate some banks to allow better control from Washington. When they close banks and allow outside "investors" to take over, the community goes out the window and a guaranteed, no-cost, "clean-up" takes over. Long-time borrowers are given a short window to get out. The quicker they clean up, the quicker they can "flip" the bank to others and make a big profit.

A loss of any community bank like this can only hurt a community for a long time down the road. Now we see "investors" getting the opportunity to take over these banks that are former regulators! The FDIC cleans up the rest through the fund provided by all the other banks! Assets are dumped thus driving down property and home values and is destroying our nation's wealth. I heard this week that Fannie Mae and Freddie Mac (government mortgage lenders) are responsible for over 50% of the sub-prime lending that was done. They were booked as prime mortgages and later recognized as sub-prime. Yet, who's paying the price? Local communities and particularly those who invested in the banks to get a return and help their communities.

In conclusion, it's hard to think that community banking could ever become extinct. Those who can survive this recession, and we're all working toward this goal, will keep community banking alive. After all, what would our communities be without our community banks? ...

John

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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!

- August 16
- October 18
- December 20

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Team Member Spotlight on Sandra Morrison



Sandra Morrison
Vice President, Bookkeeping

The spotlight is on Sandra Morrison. Sandra has spent most of her life to date in Pickens County. She was born in Morgan County, Georgia and when she was 3-years-old her family moved back to Pickens County, as they were from here. She graduated from Pickens High School and has spent most of her working life in the banking industry. She has held almost all of the deposit relationship positions and currently holds the title Vice President, Bookkeeping.

Sandra was one of the original 13 people that started Community Bank of Pickens County in 2000. She was hired as Cashier and has advanced to her current position. When asked why she chose to work for CBOPC, she stated "I knew the people that were starting the bank and had worked with them and wanted to continue to work with them. I knew in my heart that they would create a really good bank and I was very comfortable with their work ethics and vision for the bank and wanted to be part of the team that would build it and grow it into what it is today."

In her free time Sandra enjoys traveling, reading and spending time with her grandchildren and family which includes her husband of 20 years, John, her sons Joey and his wife Kim and Jacob and his wife Amanda and her four grandchildren. •••

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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.

Spinach Stuffed Zucchini

This is a recipe from our very own Chris Beasley. His grandparents own a prolific vegetable farm in Pickens County and Chris is always coming up with great ways to use the fresh seasonal vegetables. This one is truly a crowd pleaser!

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| 5 large yellow squash or zucchini, halved lengthwise | 2 Tbsp. olive oil |
| ¾ tsp. salt | ¼ tsp. ground black pepper |
| 2 Tbsp. butter | ½ Cup diced onion |
| 1 Cup chicken flavored stuffing mix | ½ Cup sour cream |
| 1 (10 oz.) package frozen chopped spinach, thawed and squeezed dry | |
| 1 cup shredded sharp cheddar | |

Preheat oven to 400°F. Brush cut side of squash with olive oil, sprinkle with salt and pepper. Place squash, cut side down, on a lined baking sheet. Bake 15 minutes, or until tender. Scoop out pulp, keeping shells intact; reserve pulp. Reduce heat to 350°F.

In a large skillet, melt butter over medium heat. Add onion; cook 5 minutes or until transparent. To the skillet, add stuffing mix, spinach, sour cream, cheddar and squash pulp. Mix together and add salt and pepper to taste. Cook for 3 minutes. Spoon mixture evenly into squash shells. Place on baking sheet, and bake 15 to 20 minutes, or until heated through. ●●●



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.

Don't be afraid to climb out on a limb, the best fruit resides there.

Carpé Diem – S seize the day, there is no better time than today to take a step forward for a better future.



"We can make a difference"

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On the Inside...

- What does a community bank mean to its community?
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- Receive a re-useable grocery tote!