

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

"... While any bank in a community sees some need to be involved, the "rubber meets the road" when you get to where their money is reinvested..."

**Community
Bank** of Pickens
County

"We can make a difference"

HOMETOWN COMMUNITY BANKING

I realize I've touched on this subject before, but it is one that I believe needs to be reiterated. What is a true hometown community bank? I think that definition must include the following:

- A bank chartered locally through investments by local folks who desire banking a relationship with staff they know and trust;
- A bank who always considers the best interest of their community in their policies and decisions;
- A bank who contributes to local civic activities to the extent they can;
- A bank that invests its dollars locally and reinvests its profits locally rather than sending them to another city or state; and
- A bank who has the authority to make decisions locally and supported by a local Board of Directors.

While any bank in a community sees some need to be involved, the "rubber meets the road" when you get to where their money is reinvested.

True community bankers understand that "getting the best deal" is always important to some. Many television financial advisor disciples hear all the advice about moving here or there for this benefit or that benefit. I suppose this is fine if you are independently wealthy and really don't care about the future of the community in which you live. In this case, I guess those individuals just move away when the economic activity in their place of residence dies and everyone's value diminishes. I contend that community banks are the engine that drives the local economy in our small areas. Local community bankers know it is a win-win when we take a chance on an individual starting a new business. We ultimately get paid back (with interest), and the loan customer becomes a thriving business and hires other local folks. The business pays local taxes and our local government and schools improve. Our property values increase... I could go on and on, but you get the picture.

Now think about whether a bank without local ownership will be willing to take that chance. I can't tell you how many times since our bank was formed that we have taken a loan request to our Board of Directors and one of them says, "I know his family and I think we need to take a chance." Or during the past three years when one of our lending officers has said, "We need to work with him and help him through these hard times." Would a bank based in another city or state take that risk?

The economic crisis we've been in has brought about a situation where many communities have lost true hometown banks and this has saddened me. These communities have suffered tremendously. One reason is most of the acquiring banks are backed by "loss share" agreements. These banks have no incentive to work with customers because they can make more money dissolving relationships. Other "branch" banks answer to their home base in another city or state. While they do pursue your business, they send their profits somewhere else.

I take great pride in saying Community Bank of Pickens County is a true hometown community bank in every sense. We are owned by 260 local shareholders and we are committed to investing ourselves and our profits back into this community. We're still here and our mission is to make our hometown the best it can be... for all of us! •••

John



CBOPC Offers Government Lending Program

Community Bank of Pickens County has joined forces with the Small Business Administration and the US Development Association to provide small businesses with much needed capital to stimulate business and jobs in the local communities in our area. Our bank has facilitated more than \$40,000,000 in government guaranteed loans since 2008 assisting the local economy.

It's no secret that small businesses have experienced difficult circumstances dealing with the current economy. That is why our bank has offered government programs such as SBA and USDA Business & Industry loans. These loan programs offer the borrower longer terms, lower rates and require smaller equity requirements. As a result, the borrower is required to pay smaller monthly payments—improving their business cash flow. ●●●



Community Bank of Pickens County can help you with your Small Business Loans. Stop by today and talk with Geraldine Moody or Lorrie Shaw for more information.



2012 Travel Club Meetings

- August 20
- October 15
- December 17

We Provide:

- Business start-up & expansion Loans where real estate is involved
- SBA 7(a) & 504 money (including construction loans)
- FSA Government Guarantee Loans
- Conventional commercial real estate loans
- SBA/RDA Disaster Loan Programs

SBA 7a Loans; SBA 504 Loans; USDA Loans

- Loan amounts from \$100,000 to \$5 Million
- Repayment terms as long as 25 years
- No balloon payments

Financing For:

- New Construction
- Real Estate purchases
- Purchase of existing businesses
- Debt refinance
- Inventory
- Working Capital
- Machinery & Equipment
- Closing Costs
- Leasehold Improvements
- Business Start-up

New Community Bank of Pickens County ATM Inside Rocco's Pub



From L to R; Lisa Watkins and Jessica Herron of Community Bank of Pickens County standing with Rocco's Pub owner Dan Ciorrocco in front of the new Community Bank of Pickens County ATM.



Team Member Spotlight on Lorrie Shaw



Lorrie Shaw
Vice President of Lending

The spotlight is on Lorrie Shaw. Lorrie is a life-long resident of Pickens County and graduated from Pickens High School. She is a graduate of the University of Georgia School of Banking and a graduate of Reinhardt College. She currently serves on the Board of Directors for the Pickens County Chamber of Commerce, is a member of the Rotary Club of Jasper, and serves on the Board of Directors for ACES. Lorrie is currently Vice President of Lending. When asked why CBOPC, she said, "I chose Community Bank because they are a locally owned community bank that focuses on serving the needs of the community, which is exactly what community banking is all about."

In her free time she enjoys spending time with her husband Scott and their two children, Colby and Jordan. Lorrie also enjoys reading and swimming. ●●●

Join us in welcoming:



Cassie Stanley
Loan Assistant

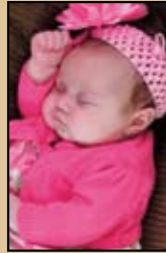


Miranda Cantrell
Teller



Joyce Clark
Operator

New Arrivals:



Allison Lane
Fitzgerald to
Chasity Fitzgerald
8 lb. 5 oz. - 20" long
Feb. 7, 2012



Karoline Dae
Kinser - Granddaughter
to Debbie Dobbs
7 lb. 1 oz. - 21" long
Apr. 19, 2012



Olivia Mae
Johnson to
Whitney Johnson
7 lb. 13 oz. - 19½" long
July 10, 2012

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.

the namedroppers
'promote with distinction'

LINDA BARNES 678-591-7712
lbarnes.thenamedroppers@gmail.com
www.namedroppersmarketing.com

Printed promotional products for marketing your business, school, or non-profit organization. Graphic Services also available.

George R. Hlavenka AIA
ARCHITECT

Tel: (706) 579-0454
Cell: (770) 287-4115
email: GRHlavenka@gmail.com
www.GRHLArchitect.com

10302 Big Canoe
Jasper, GA 30143

HOLBERT'S HOME SOLUTIONS, LLC
GA LICENSED RESIDENTIAL CONTRACTOR

CHARLIE HOLBERT
(404) 838-7350

NEW CONSTRUCTION, ADDITIONS, & REMODELING
HOME IMPROVEMENTS, REPAIRS, & HANDYMAN
PAINTING, DECKS, PORCHES, SUNROOMS
BASEMENTS, KITCHENS, BATHROOMS

EZ Hair
salon & spa

268 Old Federal Road, Suite E
Jasper, Georgia 30143
706-253-6610
ezhairsalonandspa.vpweb.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.

Danti's Green Salad

This recipe came south from Ohio with Helen Roper in the mid-1930s when she and her husband, Dr. C. J. Roper, came to Jasper to start a medical practice. Our family always had this at gatherings, and still does to this day. "Danti," as we called her, passed away in 1992.

~ Mary Jane Reid, Jasper, GA

- 1 package Lemon JELL-O
- 1 package Lime JELL-O
- 2 cups hot water
- 1 large can crushed pineapple (not drained)
- 1 cup mayonnaise
- 1 cup cottage cheese
- ½ cup chopped walnuts or pecans
- 2 Tbsp. horseradish (yes, horseradish)
- 2 Tbsp. chopped pimento

Dissolve Jello's in hot water. Chill until thickened but not set. Fold in remaining ingredients and pour into 1½ quart dish or mold. Chill until firm. •••



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

Many of life's failures are people who did not realize how close they were to success when they gave up...

~ Thomas Edison



"We can make a difference"

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

Two Convenient
Locations
& 9 ATMs
to Serve You!



On the Inside...

- Hometown Community Banking
- Team Member Spotlight on Lorrie Shaw
- Small Business (SBA) Loans