

# Hometown Express

A Quarterly Publication of Community Bank of Pickens County

## Community Bank Acquires Property for Growth

by John Trammell

In just six short years after opening and five years after completing our bank building, we are out of room! We have remodeled our interior on three occasions over the past five years to accommodate growth. Many thought that 10,000 square feet would last us for a long time.

Recently, the Jasper Family Steakhouse property became available. The owner, Mr. Salem Suber, determined that it was time for him to pursue other opportunities and to end his 10 year ownership of this property. We at Community Bank of Pickens County wish him the best in his new endeavors and applaud him for his many efforts to make our community a better place in which to live. In particular, Salem has spent many hours volunteering his time for Prevent Child Abuse Pickens. He has brought with his service state-wide recognition as being a proponent for this great cause. We look forward to his continued efforts in our community.



Pictured (l-r): Geraldine Moody, John Trammell, Salem Suber, and Don Keeter in front of the future Community Bank of Pickens County branch location.

It became apparent to us over the last year or so that we needed to be planning and looking for further expansion of our brick and mortar facilities to better serve the community. As we have grown and our customer base has expanded, we have searched for ways to be more convenient and to provide even better customer service for our friends and customers. We have added seven remote ATM's throughout our community and have plans for others on the drawing board. We have tripled in our number of employees over the last five years and now it's time to provide the facilities for this great staff to better serve even more customers. We believe this Cove Road property will provide an excellent location for us to expand our banking operations.

From our initial \$5,700,000 raised through stock sales in late 2000, we have grown to \$225,000,000 in total assets and over \$17,475,000 in total equity. We appreciate our community's response to our efforts of providing quality products and superior customer service. Your patronage has allowed us to "give back" to our community by making monetary donations to many worthy causes, by making loans available for starting and expanding businesses, and through the many hours of volunteer time by our dedicated employees.

We believe that the location on Cove Road will give us an opportunity to serve many of our existing customers with another full service facility. We hope that it will also bring to us many new customers who have a desire for a great banking experience. We understand that convenience and people are two important factors you consider when you choose a bank. This, in addition to our great products, will provide an experience you can tell your friends about. We want you to be glad to recommend Community Bank of Pickens County!

We want you, our shareholders, friends and customers to know that we are committed to being the best bank in Pickens County and we are certainly proud to continue to invest in our community. Keep an eye out for more information regarding this project and other future expansion plans as we strive to "make a difference" in our community and with our customers. ●●●



John Trammell, President/CEO  
Community Bank of Pickens County

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*"We believe this Cove Road property will provide an excellent location for us to expand our banking operations."*

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*"We can make a difference"*



## Debit Cards Change Lives

Okay, that statement may be a little strong. However, many of our customers have shared their stories with us about how our Debit Card has improved their quality of living.

Debit cards free you from writing out individual checks and are just plain more efficient for each transaction. Since many people choose not to carry their checkbook with them, the Debit Card allows the freedom to make transactions without the hassle of writing a check. A Debit Card transaction acts exactly like a check. The amount of the purchase is posted to your checking account immediately. No interest or fees involved.



Even though you will receive a receipt with each transaction, *we provide a debit card register to record your transactions.* The register is small enough to fit in your wallet and will help eliminate any transactions not being recorded. Stop by today and start simplifying your life with our Debit Card. ●●●

Keep track of your purchases on the go!

## Pulling Rank

*A married couple was celebrating their 60th wedding anniversary. At the party everybody wanted to know how they managed to stay married so long in this day and age. The husband responded, "When we were first married we came to an agreement. I would make all the major decisions and my wife would make all the minor decisions. And in 60 years of marriage, we have never needed to make a major decision!"*

## Best Ways to Conserve Vehicle Fuel

- Avoid fast acceleration.
- Don't warm up your vehicle. Just turn it on and go.
- Shut the vehicle off when in a traffic jam. Don't leave a vehicle on when running into a store, even for a short time. Idling wastes a quart of gas every 15 minutes.
- Empty your trunk or truck bed. Every 200 pounds of unnecessary weight reduces mileage by one mile per gallon.
- Keep your tires inflated to correct pressures.
- Buy gasoline during coolest times of the day – early morning or late evening. During those times gasoline is densest.
- Use cruise control whenever possible, if you have it. Using cruise control will gain you 5% to 10% per gallon of gas on long trips.
- Maintain your vehicle with regular service checkups. A well-serviced vehicle can stretch your gas mileage by 15%. ●●●



## Staff Announcements

### Community Bank Continues to Grow!

We welcome Matthew Dunn to our staff in Consumer Lending and Amberly Holbert as a Teller.



Matthew Dunn



Amberly Holbert



## Travelers Club Meetings for 2007

- February 26
- March 19
- April 23
- May 21
- June 25
- July 30
- August 20
- September 24
- October 22
- November 19
- December 17

Mark Your Calendars Now!

## Team Member Spotlight



**Brian Williams**  
Senior Vice President

The spotlight is on Brian Williams. Brian has over 20 years experience in banking. He started with Community Bank of Pickens County in February of 2002. He currently holds the position of Senior Vice President and oversees loan operations and administration. Brian came to Community Bank of Pickens County because he wanted a chance to be part of a start up bank that focused on Pickens County and the needs of local people. Brian is an important part of our management team and plays a key role in the smooth process of consumer lending for our bank.

Brian was born in Calhoun, Georgia, but moved here in kindergarten and has lived in Pickens County most of his life. He is a graduate of University of Georgia with a degree in Risk Management. Since 1994, Brian has hosted the local radio broadcast for Pickens High School football games. He also writes the high school football coverage for the local newspaper. As a past member of the Board of Directors of the Pickens County Chamber of Commerce, Brian is very involved in the community and sees his career as a way of taking part, in a positive way, with the growth and progress of Pickens County and the individuals who make this their home.

In his free time, Brian enjoys running every day and spending time with his wife of 3½ years, Leigh, and his beloved dog, Satchel, who has been with him for 6 years. He is a rabid Georgia Tech Yellowjacket football fan and follows their activities closely. (*Editor's note: Rabid may not be a strong enough word to describe his passion for the Yellowjackets.*) Brian very much enjoys traveling and takes a sailing trip every summer.

Community Bank of Pickens County has a terrific team that we are very proud of and we want you to get to know each of them a little better. ●●●

*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.*

**HEMLOCKS**  
LANDSCAPING  
Quality Without Compromise  
**706-692-9064**  
**hemlocks1.com**

MEARLE BEAVER JUDY BEAVER

**APPALACHIAN HOME FURNISHINGS, INC.**  
25 H. Mullins Court  
Jasper, Georgia 30143  
email: ahfinc@ellijay.com  
Phone: 706 692-3283  
Fax: 706 253-3773

**CARQUEST**  
AUTO PARTS  
MOUNTAIN CITY AUTO PARTS, INC.  
521 N. Main St. Phone: 706-253-2657  
Jasper, GA 30143 Fax: 706-253-2658

**COHUTTA CONTRACTING, L.L.C.**  
Serving the Entire State of Georgia  
Licensed and Insured  
**Commercial & Residential Sitework and Utilities**  
Site Development • Grading • Excavating • Underground Utilities  
Jasper, Georgia • (706) 253-4736 • Fax: (706) 253-4737  
Email: cohuttacontract@ellijay.com

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

## Granny Holmes's Orange Pound Cake

David Holmes is sharing this recipe from his great grandmother, Granny Holmes. When she passed away, her house was sold, and while cleaning out a drawer, the new owner found this recipe. She tried it and said it was the best pound cake she had ever eaten. The Holmes family was ecstatic because they had sadly thought the recipe had passed with their Granny. It was one of those cakes that was brought to every family gathering and everyone loved it. They are so pleased to have found it again. Now... we're sharing it with you.

- 4 eggs
- 2½ cups sugar
- 1 cup orange juice
- 1 cup self-rising flour
- 1 cup Crisco
- 2 cups plain flour
- 1 tbs. vanilla

Cream together eggs, Crisco, and sugar. Add sifted flour, orange juice, and vanilla. Bake 55 minutes total, with the first 15 minutes at 375°F. Then turn down to 325°F for the remaining 40 minutes.

### Orange Glaze

- ¼ cup butter or margarine
- ⅔ cup sugar
- ⅓ cup orange juice

Cook over low heat. Stir constantly until butter is melted and sugar dissolved. Pour on pound cake while still in the pan when it is warm.



*The grass is not, in fact, always greener on the other side of the fence. Fences don't have anything to do with it. The grass is greenest where it is watered. When crossing over fences, carry water with you and tend the grass wherever you may be.*

— Robert Fulghum



"We can make a difference"

15 Sammy McGhee Blvd. • Jasper, GA 30143  
(706) 253-9600 • www.cbopc.com



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## On the Inside...

- **Community Bank Acquires Jasper Steakhouse Property**
- **Team Member Spotlight on Brian Williams**
- **Debit Cards Change Lives**
- **Ways to Conserve Fuel**