

John Trammell, President/CEO Community Bank of Pickens County



"We can make a difference"

New Year's Resolutions

o, this is not my personal resolution list! These are just a few suggestions you might add to your already long list. New Year's resolutions make us more hopeful about the year ahead. They help us set a road map for better behavior for the next twelve months and hopefully well into the future.

We've all made resolutions in our past. Some have been kept and unfortunately some have been forgotten.

Here are a few suggestions to add to your "Resolution List" for 2008 that may bring you a great 2008:

- Try some new banking products. If you've been putting off trying online banking, debit cards or e-statements, 2008 would be a great time to start. Our friendly representatives would be happy to explain the programs to you and help you become more "on-line savvy."
- Take that next step in your plans. Whether it be a home improvement project or building your dream home, our folks can help you from beginning to finish.
- Maybe you're ready to start that new business or expand your existing one. We can help you with your plans!
- Maximize your earnings and effort. Maybe you're finally ready to sit down with someone and see how you can maximize earnings on your checking, savings or other deposit accounts. If your accounts are spread around at several banks, chances are we can earn more for you by consolidating. It could make your life simpler as well. Who doesn't need that?
- Be Optimistic!

Someone said, "Change your thoughts and you can change the world." We at Community Bank of Pickens County are optimistic about the future. We just finished a record year and looking forward to opening a new 8,500 sq. ft. facility to better serve our growing number of customers. We're "bullish" on Pickens County and we want to be a big part of its bright future! We invite you to join us!

From all of us at Community Bank of Pickens County, we wish you a very healthy and prosperous 2008. •••





New Location Construction Progressing

Construction is progressing nicely on the new Cove Road location for Community Bank of Pickens County. Steel supports are in place, framing, roofing and dry in is complete. Rough-ins for plumbing and electrical are in process and the exterior is currently being bricked. All is on schedule for a March completion date.

This location will be a full service location with all banking services available. Ryan Keeter is overseeing the new location and stated, "This location will offer a lot of folks on the East side a more convenient place to bank. The Cove Rd. location will just be an extension of our main location. We have outgrown our current location and truly need more room to accommodate our growth. We look forward to serving the needs of both existing and new customers from this location."



Staff Announcements

Community Bank of Pickens County Welcomes New Additions to the Staff



Tammy Greer

Tammy Greer has joined the team as Receptionist. She was born in South Dakota, however, her family moved to Marietta when she was very young and then moved to Colorado when she was 13. She met and married her husband of 26 years, Tony, in Colorado when he was in the military. Tammy and her husband moved to Dawsonville in 2004 and now live on family land and hopes this is her last move. Tammy's career has always been involved with customer service and she has a great desire to offer the very best in customer service. When asked why she chose Community Bank of Pickens County she said, "Community Bank has a great reputation for the best in customer service and are in a great location. I felt with my background it would be a very good fit."



Lacey Bruce

Lacey Bruce has joined the team in the Loan Administration department. Lacey was born and raised in Pickens County and graduated from Pickens High School. She attended University of Georgia and received a degree in Consumer Economics. While attending UGA she also served as a tutor to the athletic department in Consumer Economics. Since graduating, she has worked in banking and chose Community Bank of Pickens County because she was excited about the growth opportunities available and also really liked the friendly atmosphere of a hometown bank.

Graduation...



Mark Mitton recently graduated from the Community Bankers
Association of Georgia's Consumer
Lending School, which is part of the Community Bankers University.
Mitton received a Certificate of Completion from this highly-regarded school after an intensive week-long curriculum. The curriculum, for mid-level commercial loan officers or seasoned consumer lenders, focuses on all aspects of the commercial lending process.

Take an "I am worth it moment"

The next time you feel angry or upset tell yourself that you're worth the time it takes to lower stress in your life. Then ask yourself—Does this really matter to me? Does what I am feeling or thinking fit the situation? Can things be changed for the better? When I weigh all needs, is it worth it to take action?

Honest answers to these questions will help you make better choices when you're upset and reduce stress! • • •

Electronic Services Add Convenience to Your Life



ave you ever been working on your bank accounts and finances and needed information during hours the bank is not open? If you haven't yet signed up for Online Banking, Web Bill Pay, Debit Cards, or E-Statements you should make it a New Year's resolution. All of these FREE services will add convenience to your life. You are able to access your account, transfer from one account to another, pay bills (without the expense of stamps or checks), access up to 18 months of statements 24/7. In other words, at your convenience! And with a Debit Card, you can almost eliminate ever having to write a check.

Our friendly, helpful staff will work with you to get all of these services set up on your account and even show you how to use them. Stop by today and let us show you how we can make a difference! •••



Travelers Club Meetings for 2008

- January 28
- February 25
- March 31
- April 28
- May 19
- June 30
- **Mark Your Calendars!**



Karla Weaver Assistant Vice President Teller Operations



Mike Denson Denson Insurance

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.

Team Member Spotlight

he spotlight is on Karla Weaver. Karla currently holds the position of Assistant Vice President over Teller Operations. She was one of the original 13 staff members that started Community Bank of Pickens County.

Karla was born and raised in Pickens County, and has lived here all her life. She graduated from Pickens High School and then attended banking classes at Reinhardt College. She started in banking right after high school and then joined the Community Bank team in 2000 as head teller. When asked why she chose Community Bank, Karla stated, "I wanted to further my career and continue to grow and I felt that CBOPC offered a great opportunity."

In her free time, Karla enjoys spending time with Rickie, her husband of 16 years who is a member of the National Guard and a Fireman, and their son Tyler, age 15 and daughter Alyssa, age 10. Tyler is involved with Drama at the high school and Alyssa is heavily involved with softball, so Karla spends a lot of time at the ball field and attending dramatic presentations. In the other time she has available Karla is actively involved with Family Readiness activities in support of the Troops and their families. •••

New Advisory Board Member

We are proud to announce the addition of Mike Denson of Denson Insurance Agency, Inc. to our Advisory Board.

Mike was born and raised in Pickens County and graduated from Pickens High School. He has had his own insurance agency since 1987. He currently owns the agency in Jasper, an office in Ball Ground and is a partner in an office in Ellijay. Mike's wife of 31 years, Sandi, works in the agency with him. They have a daughter Holly, age 27, and a son, Justin, age 22.

Mike stated, "I have worked with many banks on the risk management side and am really looking forward to working with CBOPC on the planning and guiding side as a member of their Advisory Board. I hope to bring research and knowledge to the table and I try to keep a finger on the pulse of Pickens County. I really want to help them grow and share with people how they have made a difference in my banking relationship." • • •









Tammy's Famous Cinnamon Rolls

The original recipe for Tammy Greer's family's favorite cinnamon rolls came from her mother's Betty Crocker Cookbook, circa 1950. She started baking them, with a few modifications, when she was a teenager in high school. For over 30 years, whenever they have a family gathering, someone invariably asks for Tammy's Famous Cinnamon Rolls. Her husband informed her that this was the real reason he married her—for the cinnamon rolls!

Basic Dough Recipe

Melt 2 sticks (16 Tbsp.) of real butter and place in large mixing bowl. Add ¾ cup sugar and 1 cup boiling water. Let cool until warm. Add 2 beaten eggs. Dissolve 2 packages of yeast in 1 cup warm water and add this to the egg mixture. Mix in 4 cups flour, 1 tsp. salt and gradually add 21/2 cups to 3 more cups of flour kneading well, until barely soft. Divide batter into two portions and roll out each one onto a lightly floured surface approximately 9 x 13 inch rectangle. Spread each with 2-3 Tbsp. real melted butter, enough to cover smoothly and sprinkle with 2-3 Tbsp. white sugar. Sprinkle with approximately ¼ cup of brown sugar and generous amounts of cinnamon. (You can add chopped pecans to the dough at this point if desired.) Roll up into a uniform log and slice into 1" thick slices. Place each roll into greased baking pan, allowing room for rolls to rise and touch each other. Sprinkle with additional cinnamon. Allow to rise for one hour. Bake in a hot oven 375-400°F for 15 to 20 minutes, watching closely to ensure the rolls do not over bake on the bottoms. When lightly browned, take out of oven and immediately spread with frosting, allowing it to melt down over the tops of each roll. Allow the rolls to cool in pan.

4-6 Tbsp. real butter or margarine

2-3 cups of confectioner's sugar

1 tsp. vanilla flavoring

3-4 Tbsp. canned milk

Beat butter or margarine until smooth adding confectioner's sugar and vanilla flavoring. Slowly add enough canned milk to make a smooth frosting. • • •

Our greatest glory is not in never falling, but in rising every time we fall.

- Confucius





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On the Inside...

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- Mike Denson joins Advisory Board
- Team Member Spotlight on Karla Weaver
- Online Banking & Web Bill Pay offer more convenience and greater flexibility





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.