

# Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO  
Community Bank of Pickens County

"... We've got to be proactive on the local level. What are we doing on the local level (in Pickens County) to create infrastructure, attract businesses, create much needed jobs..."

**Community  
Bank** of Pickens  
County

"We can make a difference"

## Jackson and Pickens (Not Confederate Generals)

I, like everyone else, have been hearing a lot of media folks and some politicians talking about a recovery. Some numbers over the last weeks indicate that things are improving. I see activity increasing at our bank; realtors are telling me they are busy and are writing contracts; unemployment rates are apparently getting better; public sentiment seems to be improving. The economy seems to get better even if our elected officials do all they can to "mess it up"!

So, if we are optimistic that the economy is either turning around or will turn around soon, what are we doing to be prepared for that happening? No matter what you read or hear, government regulatory agencies are not encouraging much action. Banks are still hamstrung! The environmental agencies have held up projects for months, sometimes years and the folks we've "bailed out" aren't taking any risks with the small businessman. A relatively small handful of bureaucrats are, unfortunately, controlling the economic recovery and almost every politician is running away from doing the right thing.

That being the case, we've got to be proactive on the local level. What are we doing on the local level (in Pickens County) to create infrastructure, attract businesses, create much needed jobs?

If you have access to the February 3 - 9, 2012 edition of the *Atlanta Business Chronicle*, read the front page story on how one Georgia County has been proactive in creating investment and jobs for their citizens. They were surely hurt by the downturn as we all have been, but took very specific steps for recovery that have paid off big time for the last couple of years. According to the article, the trend is for even more jobs. Jackson County, a rural county in North Georgia, has received about \$500 million in commercial investments from the likes of Toyota Industries, Kubota Corp, Bed Bath & Beyond and Systemax, Inc. They had a net GAIN of 700 jobs in 2010, 1100 jobs in 2011 and will have at least that many in 2012!

Some factors they attribute to this success:

- Location
- Timing
- Available land, buildings (approximately 3,000 acres and 5 million square feet of buildings)
- Railroad (CSX and Norfolk Southern)
- A very active, pro business development Chamber of Commerce focused on bringing jobs to the county
- A dozen industrial parks
- Access to I-85

Some of the specific steps the Chamber took were:

- A much more aggressive marketing program
- Use of regional site selection magazines
- Local developers were encouraged
- Use of economic development groups to supply infrastructure
- A proactive business development attitude

A by-product of all this—they are starting to see a recovery from the housing

*Continued on page 4*



## 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 \$15,000,000 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. ●●●

### 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

### Financing for:

- New Construction
- Real estate purchases
- Purchase existing Business
- Debt Refinance
- Inventory
- Working capital
- Machinery & Equipment
- Closing costs
- Leasehold improvements
- Business start-up

### SBA 7(a) Loans

- \$100,000 to \$5,000,000
- Fully amortized up to 25 years
- Rates tied to prime
- No balloon payments

### SBA 504 Loans

- Projects to \$10,000,000
- Fixed rates currently (6.00%) tied to treasuries
- Fully amortized up to 20 & 25 years
- As little as 10% down payment for multi purpose buildings w/historical earnings and as much as 20%

### Business & Industry Loans

- \$200,000 to \$15,000,000
- Rates tied to prime
- Fully amortized up to 25 years
- No balloon payments




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"We can make a difference"



### 2012 Travel Club Meetings

- April 16
- June 18
- August 20
- October 15
- December 17

## Team Member Spotlight on Lisa Owens



Lisa Owens  
Loan Administration

The spotlight is on Lisa Owens. Lisa was born and raised in Pickens County, Georgia and graduated from Pickens High School. She has completed the American Institute of Banking courses offered at Reinhardt University and is currently attending Reinhardt to earn her BA degree. Lisa was one of the original 13 staff members that started Community Bank of Pickens County. She originally joined the team in a dual role of Teller and Customer Service Representative and currently holds the position of Loan Administration. When asked why she chose to work for CBOPC she stated, "It was exciting to be on the ground floor of forming a new bank that focused on taking care of the customer and the community." Lisa has been in banking since 1995 and likes the interaction with the customers. She said, "They become like family."

In her free time Lisa enjoys spending time with her husband of five years, Leonard and their four children Molly, age 13, Megan, age 10, Andy, age 10 and Stephen, age 9. She also enjoys taking photographs, scrapbooking and camping with her family. ●●●

### Join us in welcoming:



Margaret Teem  
Teller



Laura Franklin  
Customer Service  
Representative



Juanita Sumner  
Teller



Jessica Herron  
Customer Service  
Representative



Gary Reece  
V.P. Loan Specialist

**MILWAUKEE  
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**NICK TRIPI**  
President

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## Jackson and Pickens... Continued from Page 1

downturn (they had a seven year supply of residential lots at one time!). In addition, investors are acquiring commercial properties. Last year, Hillwood Investment Properties (Ross Perot, Jr.) purchased a nearly 1 million square foot distribution center (the state's largest ever occupied industrial building).

The article concludes with the statement "For years we were simply known as a bedroom community for Gwinnett County." Sound familiar?

Pickens County has in place:

- Both County and City Development Authorities
- Economic Councils
- Chamber of Commerce
- An experienced Economic Development professional
- Highway 515
- Land
- Rail
- A technical school for training
- People who need good jobs
- A great place to raise your children/schools and churches

I'm just wondering, what could be the difference between the two counties? Why Jackson and not Pickens... ●●●

*John*

**Community  
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*"We can make a difference"*

*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](mailto:susan.wright@cbopc.com) and you may see it published here.*

*I have not failed. I've just found 10,000 ways that won't work...*

*~ Thomas Edison*



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