

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

"... a true Community Bank mirrors its community and we are proud to say that our money, both loans and profits, are re-invested in this community..."

Community Bank of Pickens County

"We can make a difference"

Looking Forward to 2013...

In recent days, I have been asked to give my thoughts on the Pickens County Economy based on what we have seen in the local market. We, as a bank, have grown to over \$300 Million in total assets. We have Just over \$292 Million in deposits and \$226 Million in loans. After 12 years of being in business our county wide market share has reached approximately 45%, which ranks us number one in market share for Pickens County. Now that we are the only locally chartered bank in the county, we believe we have some insight into what has taken place in Pickens County, and I feel it is important to understand where we have been and where we are so that we can better predict where we are headed both as a bank and a community.

We believe that we began to see real estate values stabilize around October of 2011. Pickens County has been more fortunate than many counties because we did not see the same level of value loss on residential housing as those to our north and south. While we all complain about taxes, evaluations, and appraisals, we just have not seen the huge decline others might have experienced. In fact, in the second half of 2012 we saw some increases in appraised values. These were based off actual comparable sales. We have seen good movement in the sale of Bank Owned Properties, and in 2012 we sold \$12 Million of these properties. This indicates to us that there are more buyers in the market attempting to purchase before prices go up. We have even seen investors coming back into our market in all types of real estate. We need our local economic development groups, Chamber of Commerce and community leaders to double efforts for economic growth. Good economic growth and job formation is what will bring our community back.

2012 showed even more positive signs. We saw more people able to find work. This is evident to us by the large drop in those that were unable to meet their installment obligations. We have seen new small businesses open and others add employees and retail centers are finding new tenants. We closed \$35 Million in Small Business Loans in 2012 and currently have over \$35 Million in our pipeline in some stage of approval or closing. We have worked with local customers throughout the downturn to re-structure or modify loans to save their businesses. We have actually just approved some new construction loans and have more builders busy today than 6 months ago. Our 12 senior staff members average 28 years of banking experience here in Pickens County. They have put all that experience to work over the last 3 – 4 years. Our Board of Directors has encouraged us to work with our customers.

As you can see, we have continued to make loans through the downturn and work with folks during those tough times. Why were we able to do so? We never took any government assistance and had no "loss share" or any other kind of government agreement that would have prevented us from being able to work with our customers. To us, a true Community Bank mirrors its community and we are proud to say that our money, both loans and profits, are re-invested in this community!

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Bottom line: We are bullish on Pickens County. Sure, a few things have changed over the years, but our community has always found ways to adapt and survive and the future will be the same. The main reasons that you, our customers, and our local staff of 45 (10 new employees in the past year) have chosen to call Pickens County home are still prevalent and will continue to be for many years to come. We invite you to tell your friends and family about your "Hometown Bank." ●●●

Best wishes for a healthy and prosperous 2013!

John



2013 Travel Club Meetings

- February 11th
- April 15th
- June 17th
- August 19th
- October 21
- December 9th

*Continuing to Grow...
Continuing to Expand...*



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Team Member Spotlight on Jarod Trammell



Jarod Trammell
Business Development

The spotlight is on Jarod Trammell. Jarod was born and raised in Pickens County, Georgia and graduated from Pickens High School. He is also a graduate of Berry College in Rome, Georgia. While there, he earned a BS in Marketing and competed on the golf team and earned All-American honors. After college, Jarod spent three years competing on various professional golf tours. He joined CBOPC in 2012 as the Business Development and Marketing Officer. When asked why he chose CBOPC he stated, "I have always taken a lot of pride in this bank and the services it provides this community. The staff is dedicated to customer service and you can tell by our atmosphere when you walk through our doors. It makes my job as a marketer and promoter much easier when I know the level of service our customers will get when they walk through the doors is second to none." ●●●

Join us in welcoming:



Earlene Wigington
Teller



Donna Evans
Teller



Sandra Evans
Loan Assistant

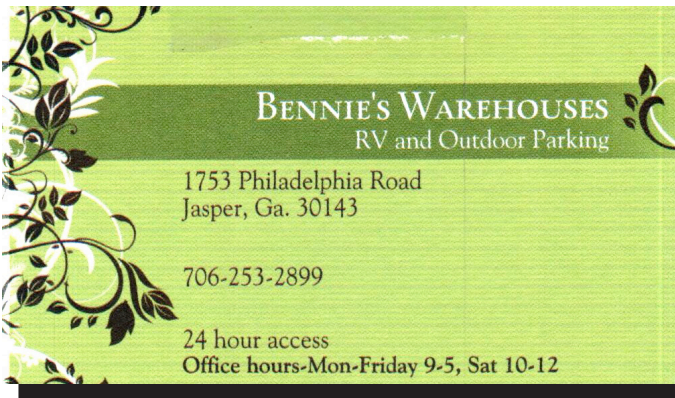


Kaylea Mosley
Executive Asst.



Robert Walker
Consumer Lender

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.

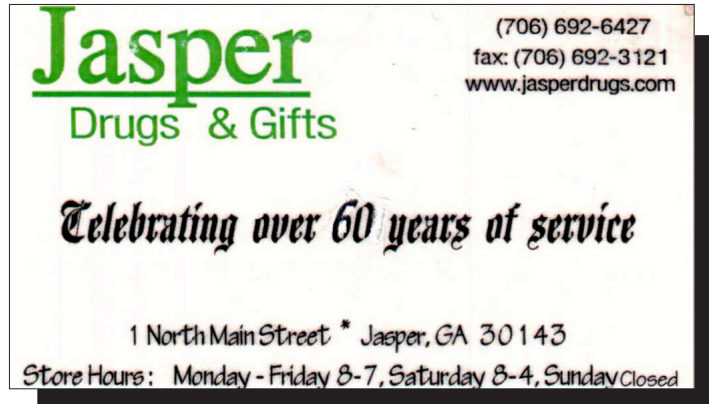


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In each issue of our newsletter we would like to share family recipes that have been around for many years and make family gatherings special.

Beef Taco Bake

Earlene Wiginton, an employee of Community Bank, wanted to share this recipe with all of you. Her family loves this recipe and always asks for her to make it, it has become a family favorite. Enjoy!

1 lb ground beef
1 can (10 3/4) condensed tomato soup
1 cup thick & chunky salsa
1/2 cup milk
6 flour tortillas or 8 corn tortillas (cut into 1" pieces)
1 cup shredded cheddar cheese

In skillet, over medium-high heat, cook beef until browned, stirring to separate meat. Pour out fat. Add soup, salsa, milk, tortillas and HALF the cheese. Spoon into 2-qt. shallow baking dish. COVER.

Bake at 400°F. for 30 Minutes or until hot. Sprinkle with remaining cheese. This recipe can be served with tortilla chips and sour cream. •••

**Community
Bank** of Pickens
County
"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 chris.beasley@cbopc.com and you may see it published here.

"I find that the harder I work, the more luck I seem to have."

~ Thomas Jefferson



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On the Inside...

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