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TENNESSEE BANKERS ASSOCIATION

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The Southeastern School of Consumer CreditSM 59 Bankers Graduate

NASHVILLE – The Tennessee Bankers Association recently conducted the 2007 session of *The Southeastern School of Consumer CreditSM* (TSSCC) with 59 bankers completing requirements for graduation. The annual program was held at the Owen Graduate School of Management on the Vanderbilt University campus March 4–9. This year’s graduates included bankers from Alabama, Louisiana, and Mississippi in addition to Tennessee. The TSSCC is one of four *Southeastern Schools* sponsored by the TBA.

The Southeastern School of Consumer Credit is an intensive one-week school that exposes students to the major issues consumer credit managers face on a daily basis. The Tennessee Bankers Association conducts the school annually in cooperation with the bankers associations in Alabama, Georgia, Louisiana, and Mississippi. More than 1,400 students have graduated from the program since its inception in 1987.

“The program’s graduates gain real-world, practical knowledge that they can put to work immediately upon returning to their institutions,” said Brad Webster, chairman of the 2006-2007 TSSCC board of trustees. “The students benefit from the valuable educational experience, while the institutions they represent reap the benefit of a better informed, more motivated employee.” Webster is vice president with BancorpSouth in Jackson, TN.

Four students graduated with top honors and eight with honors. Top honors went to (in alphabetical order):

- **Tommy Gurley**, Reelfoot Bank, Union City, TN
- **Michael Johns**, The Peoples Bank, Biloxi, MS
- **Fred D. Redding**, Community National Bank of the Lakeway Area, Morristown, TN
- **Adam M. Toungette**, The Bank of Waynesboro, Waynesboro, TN

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Honor graduates were:

- **Travis Crossland**, American City Bank of Tullahoma, Tullahoma, TN
- **Jeff Johnson**, Valley bank, Dunlap, TN
- **Carrie G. Lattus**, Reelfoot Bank, Union City, TN
- **Kurt Meyers**, Citizens National Bank, Sevierville, TN
- **Leslie J. Olinger**, MidSouth Bank, Lafayette, LA
- **Lindsey Pittman Wright**, Wilson Bank & Trust, Lebanon, TN
- **Cindy Pulley**, Wilson Bank & Trust, Lebanon, TN
- **Paul Watson**, Heritage Bank & Trust, Columbia

Scores for honors designations are based on a composite of the mid-term exam, final exam, and faculty and staff evaluations. The top honors students all had identical scores.

Established in 1987, *The Southeastern School of Consumer Credit* is designed to increase knowledge of consumer lending as a retail banking function. The school's curriculum incorporates over 35 hours of classroom instruction in 17 courses arranged into five course clusters—*Trends in Banking, Loan Products, The Lending Process, Asset Management, and Managing the Consumer Credit Department*.

It addresses the managerial aspect of consumer lending operations and the development of both administrative and human relations skills to equip bankers to manage bank assets *and* meet the financial needs of their customers.

A list of the 2007 graduates of *The Southeastern School of Consumer Credit*, arranged alphabetically by city, follows.

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The Tennessee Bankers Association is a not-for-profit organization representing all of Tennessee's almost commercial banks and thrift institutions. The association provides continuing education, develops and monitors state and federal legislative agendas, disseminates information on all facets of the financial services industry, and promotes the public image of financial institutions. Visit us at our website, www.TNBankers.org.

**Tennessee Bankers Association
2007 Graduates
The Southeastern School of Consumer Credit^{S<}**

| | | |
|----------------------------|--|--------------------------|
| Adamsville, TN | Community South Bank | John Liddy |
| Biloxi, MS | The Peoples Bank | Debora Batchelor |
| Biloxi, MS | The Peoples Bank | Michael Johns |
| Biloxi, MS | The Peoples Bank | Patrick Lyons, Jr. |
| Centreville, MS | United Mississippi Bank | Suzanne B. Olive |
| Clarksville | Heritage Bank | Donna Mackens |
| Columbia | First Farmers and Merchants Bank | Aftan G. Faulkner |
| Columbia | First Farmers and Merchants Bank | Larissa H. Thomas |
| <i>Columbia</i> | <i>Heritage Bank & Trust</i> | <i>Paul Watson</i> |
| Columbus, MS | BancorpSouth Bank | Frank Jadzinski |
| Cookeville..... | First Volunteer Bank | Grant Ramsey |
| Cookeville..... | Jackson Bank & Trust | Joe Salvato |
| Dayton..... | First Bank of Tennessee | Lisa Daniel |
| Dayton..... | First Bank of Tennessee | Karen Hankal |
| <i>Dunlap</i> | <i>Valley Bank</i> | <i>Jeff Johnson</i> |
| Fayetteville | Bank of Lincoln County | Bart Lovvorn |
| Fayetteville | Bank of Lincoln County | Sharon S. Williams |
| Gallatin..... | Cumberland Bank | Terry R. Polman |
| Greeneville..... | Greene County Bank | James Thornton |
| Greeneville..... | Heritage Community Bank | Amanda Fletcher |
| Haleyville, AL | Traders and Farmers Bank | Eddie Glasgow |
| Jackson..... | BancorpSouth Bank | Sherita Blakemore |
| Johnson City..... | State of Franklin Savings Bank | Cassie Caldwell |
| Knoxville | Tennessee State Bank | Melissa K. Zollinger |
| Lafayette, LA | MidSouth Bank | Jonathan Domingue |
| <i>Lafayette, LA</i> | <i>MidSouth Bank</i> | <i>Leslie J. Olinger</i> |
| Lebanon | First Freedom Bank | Ray Lynn Crutcher |

denotes top honor graduate
denotes honor graduate

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|--------------------------|---|-------------------------------|
| Lebanon | First Freedom Bank | J. B. Owens |
| <i>Lebanon</i> | <i>Wilson Bank & Trust</i> | <i>Cindy Pulley</i> |
| <i>Lebanon</i> | <i>Wilson Bank & Trust</i> | <i>Lindsey Pittman Wright</i> |
| Lenoir City | FSGBank, National Association | Beth Merritt |
| Manchester..... | American City Bank Of Tullahoma | Greg Douglas |
| McMinnville | Citizens Tri-County Bank | Justin Lusk |
| Millersville..... | The Farmers Bank | Kimberly M. LaRoy |
| Monteagle | Citizens Tri-County Bank | Lisa I. Orange |
| Morristown..... | Community National Bank of the Lakeway | |
| | Area | Fred D. Redding |
| Mount Juliet..... | Wilson Bank & Trust | Kevin Sanders |
| Murfreesboro..... | FirstBank | Vamela Gilley |
| Nashville | Citizens Savings Bank and Trust Company | Ying Xiang |
| Nashville | FirstBank | Jessica Pinkston |
| Oliver Springs | Citizens First Bank | Michael Goodpasture |
| Paris | Commercial Bank & Trust Co..... | Andrea Lamb |
| Portland..... | The Farmers Bank | Shelia Hodges |
| Portland..... | Volunteer State Bank | Grant Collins |
| Red Bay, AL..... | Community Spirit Bank | Rhonda Hardin |
| Russellville, AL..... | Citizens Bank & Savings Company | Mary Ellen Allen |
| Russellville, AL..... | Citizens Bank & Savings Company | Jennifer D. Swinney |
| Sevierville | Citizens National Bank | Hannah Bland |
| Sevierville | Citizens National Bank | Sherri Henderson |
| <i>Sevierville</i> | <i>Citizens National Bank</i> | <i>Kurt Meyers</i> |
| Sevierville | Citizens National Bank | Judson Sellars |
| <i>Tullahoma</i> | <i>American City Bank of Tullahoma</i> | <i>Travis Crossland</i> |
| Union City | Commercial Bank & Trust Co..... | Kurt L. Baggett |
| Union City..... | Reelfoot Bank..... | Tommy Gurley |
| <i>Union City</i> | <i>Reelfoot Bank</i> | <i>Carrie G. Lattus</i> |

denotes top honor graduate
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Waynesboro The Bank of Waynesboro Kevin Herston
Waynesboro The Bank of Waynesboro Adam M. Tounette
Westmoreland The Farmers Bank Angela L. Austin
Westmoreland The Farmers Bank Ethel Lackey

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