

The Southeastern School of Consumer CreditSM

59 Bankers Graduate

Developing
Tomorrow's
Lenders
Today



The 2008 session of *The Southeastern School of Consumer CreditSM* wrapped in March with 59 bankers from three states completing requirements for graduation. The annual program was held March 2–7 at the Owen Graduate School of Management on the Vanderbilt University campus.

TBA conducts TSSCC each year in cooperation with the bankers associations in Alabama, Georgia, Louisiana, and Mississippi. This year's graduates included one from Alabama and three from Mississippi, with the remaining 55 representing banks in Tennessee. More than 1,400 students have graduated from the program since its inception in 1987.

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 program's graduates gain real-world, practical knowledge that they can

put to work immediately upon returning to their institutions,” said Glenn Layne, chairman of the 2007-2008 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.” Layne is senior vice president/senior credit officer with Pinnacle National Bank, Murfreesboro.

Honor Graduates

Students who graduate in the top 10 percent of the class are recognized. Members of the 2008 class graduating with top honors were (in alphabetical order):

- **Dustin Brackins**, Tennessee State Bank, Pigeon Forge, TN
 - **Joel C. Moor**, Planters Bank & Trust Company, Indianola, MS
 - **Paul Warren**, Volunteer State Bank, Hendersonville, TN
- Honor graduates were:

- **Kelly Blassingame**, Athens Federal Community Bank, Athens, TN
 - **Tommy Decker**, Volunteer State Bank, Hendersonville, TN
 - **Charles Parker England**, Planters Bank & Trust Company, Greenville, MS
 - **Randal Harrell**, Homeland Community Bank, McMinnville, TN
 - **Ley Jean**, First National Bank of Pulaski, Pulaski, TN
 - **Chris Plemons**, Sevier County Bank, Sevierville, TN
 - **Kevin White**, Heritage Bank & Trust, Columbia, TN
 - **Christine Williams**, Citizens National Bank, Sevierville, TN
- Scores for honors designations are based on a composite of the mid-term exam, final exam, and faculty and staff evaluations.

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Curriculum

Established in 1987, *The Southeastern School of Consumer Credit* is designed to increase bankers' knowledge of consumer lending as a retail banking function and as a source of bank income.

The curriculum addresses the managerial aspect of consumer lending operations, especially how the bank's loan portfolio can increase profitability and improve competitive positions. Classes also emphasize the development of both administrative and human relations skills to equip bankers to manage bank assets *and* meet the financial needs of their customers.

The curriculum was developed in cooperation with the ABA, industry experts from throughout the country, and TSSCC's board of trustees. It 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.* ■

2009 TSSCC

The 2009 session of *The Southeastern School of Consumer Credit* will be held March 1–6. Complete information about the school, along with application materials, will be available in December of this year.

If you have questions about the school, contact Susan Taylor, TBA vice president and director of training and development, via E-mail to srtaylor@TNBankers.org or telephone at 615-244-4871 or 800-964-5525. Or you may want to contact one of the graduates listed with this article. They can give you a first-hand testimonial about the real-world benefits of attending *The Southeastern School of Consumer Credit*.

The Southeastern School of Consumer CreditSM

2008 Graduates

Athens	Athens Federal Community Bank	Kelly Blassingame
Athens	Athens Federal Community Bank	Lee Ann Parks
Atoka	First State Bank	Lisa Chumley
Clarksville	Legends Bank	Jimmy Bryant
Clarksville	Legends Bank	Andrew Hale
Cleveland	Athens Federal Community Bank	Peter Chung
Columbia	Heritage Bank & Trust	Kevin White
Dunlap	Citizens Tri-County Bank	Wesley Fanning
Dyersburg	First Citizens National Bank	Danielle Williams
Erin	Traditions First Bank	Renae Roby
Gatlinburg	Citizens National Bank	Paula King
Greeneville	American Patriot Bank	Nick L Hirschy
Greenville, MS	Planters Bank & Trust Company	Charles Parker England
Hendersonville	Volunteer State Bank	Tommy Decker
*Hendersonville	Volunteer State Bank	Paul Warren
Hohenwald	Community South	Tracie Lomax
*Indianola, MS	Planters Bank & Trust Company	Joel C. Moor
Jasper	Citizens State Bank	Barry Rollins
Johnson City	The First Bank and Trust Company	John F. Hunter
Lebanon	Wilson Bank & Trust	Curt Baker
Lebanon	Wilson Bank & Trust	Philip Clemmons
Livingston	First National Bank of Tennessee	Tammy Melton
Livingston	First National Bank of Tennessee	Ben Whitson
Madisonville	Volunteer Federal Savings and Loan Association	Jo Cagle of Madisonville
Madisonville	Volunteer Federal Savings & Loan Association	Abby M. Cook of Madisonville
Madisonville	Volunteer Federal Savings & Loan Association	Kressa Mason of Madisonville
McMinnville	Citizens Tri-County Bank	Carla Savage
McMinnville	Homeland Community Bank	Randal Harrell
Natchez, MS	United Mississippi Bank	Anthony B. Walton
Ooltewah	Community Trust & Banking Company	Anthony D. Pereira
Paris	Commercial Bank & Trust Co	Andy Collins
Parsons	Community South	John Alexander
*Pigeon Forge	Tennessee State Bank	Dustin Brackins
Pigeon Forge	Tennessee State Bank	D. Scott Henry
Pigeon Forge	Tennessee State Bank	Jeremy Smith
Portland	Volunteer State Bank	Clayton Hannah
Pulaski	First National Bank of Pulaski	Alan Faulkner
Pulaski	First National Bank of Pulaski	Elizabeth Jackson
Pulaski	First National Bank of Pulaski	Ley Jean
Pulaski	First National Bank of Pulaski	Joe Young
Ripley	BankTennessee	James Wieber
Rockwood	First Bank Of Tennessee	Chris Barton
Russellville, AL	Community Spirit Bank	Channing Burgett
Rutledge	Citizens Bank and Trust Company	Joseph Keith Hickey of Grainger County
Sardis	The Peoples Bank	Linette Turpin
Sevierville	Citizens National Bank	Christine Williams
Sevierville	Mountain National Bank	Brett Burrell
Sevierville	Mountain National Bank	Pam Davis
Sevierville	Mountain National Bank	Andrew Galbraith
Sevierville	Mountain National Bank	Steve Latta
Sevierville	Mountain National Bank	Bradley McCarter
Sevierville	Sevier County Bank	Chris Plemons
Sevierville	Sevier County Bank	Jud Wilkerson
Sharon	First State Bank	William L. Trevathan
Shelbyville	First Community Bank of Bedford County	Holly Hardison
Sparta	First National Bank of Tennessee	Michele Anderson
Tullahoma	American City Bank of Tullahoma	Keith Barnett
Union City	First State Bank	Kyle Baggett
Wartburg	Progressive Savings Bank, FSB	Mark Carroll

***denotes top honor graduate**
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Student Profile

General Profile Data

Tennessee	55
Alabama	1
Mississippi	3
Female	18
Male	41

Education

(Highest Level Achieved)

High School	5
Some College	14
Associate Degree	5
Bachelor Degree	32
Graduate Degree	3

Year's of Bank Experience

Less than 1 year	8
1 – 5 years	25
6 – 10 years	16
11 – 20 years	8
20+ years	2

Lending Experience

Less than 1 year	18
1 – 5 years	32
6 – 10 years	8
11 – 20 years	1
20+ years	0

Size of Bank

(Assets)

Under 50 million	1
51 – 100 million	5
101 – 500 million	32
501 million – 1 billion	16
Over 1 billion	5

Size of Bank's Loan Portfolio

Under 1 million	2
1 – 5 million	0
6 – 10 million	0
11 – 50 million	5
51 – 100 million	2
Over 100 million	50



The Southeastern School of Consumer CreditSM 2008 Faculty



Ronnie L. Boling, Senior Vice President and Manager, Private Client Financial Services, First Tennessee Bank National Association, Franklin, TN
Class(es): Application Generation, Investigation, Evaluation, Loan Quality Assurance, Documentation and Loan Closing, Loan Pricing and Structuring, Loan Policy Development and Administration



M. Cary Collins, Trustee Professor of Entrepreneurship, College of Business Administration, Bryant University, Smithfield, RI
Class(es): Fair Lending, Regulatory Compliance



Paul Grabstanowicz, CRMS, President, Elite National Training, Lowell, IN
Class(es): Consultative Sales, Service, and Negotiation Skills



Craig Holland, Williamson County President, First Farmers & Merchants Bank, Franklin, TN
Class(es): Indirect Lending/Open-End Credit, Direct Lending



William A. Potter, Senior Vice President, Retail Banking, Central Bank & Trust Company, Lexington, KY
Class(es): Evolving Trends in Retail Banking



Greg Souther, President, Greg Souther Consulting & Seminars, Monroe, GA
Class(es): Collection Management, Consumer Bankruptcy, Consumer Credit Counseling, Collection Techniques & Role Play



The 2007-2008 TSSCC board of trustees met during the school.



New trustees joining the board for 2008-2009 include Jody Kizer and Chet Alexander.

The Southeastern School of Consumer CreditSM

2007-2008 Board of Trustees



Chairman: M. Glenn Layne, Senior Vice President/
Senior Credit Officer, Pinnacle National Bank,
Murfreesboro

Vice Chairman: Richard Clarke, Executive Vice
President/Senior Loan Officer, Tennessee State Bank,
Pigeon Forge

Past Chairman: Brad Webster, Vice President,
BancorpSouth, Jackson, TN

TRUSTEES:

Maliea K. Oakley, Senior Vice President, First Freedom Bank, Lebanon, TN

Valerie Townsend, Vice President & Assistant Cashier, Farmers Bank, Parsons, TN

Joseph H. (Jody) Kizer, Northwest Regional President, First Citizens National Bank, Union City

G. Wayne Smith, President, BancorpSouth, Grenada, MS

Dennis Upchurch, Chief Executive Officer, Citizens Bank, Russellville, AL

Richard C. (Craig) Holland, Williamson County President, First Farmers and Merchants Bank, Columbia

Steve Rice, Senior Vice President, Reelfoot Bank, Union City

William R. (Ron) DeBerry, President & Chief Executive Officer, Commerce Union Bank, Springfield

Chet Alexander, Chief Lending Officer, First State Bank, Union City



Glenn Layne, left, chairman of the 2007-2008 TSSCC trustees, receives an engraved clock commemorating his service from incoming chairman Richard Clarke.



The 2008-2009 TSSCC officers are: Past Chairman Glenn Layne, Vice Chairman Maliea Oakley, and Chairman Richard Clarke.