



### **For Immediate Release**

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### **The Southeastern School of Consumer Credit 31 Bankers Graduate**

**NASHVILLE – The Tennessee Bankers Association recently announced that 31 bankers completed requirements for graduation from the 2011 session of *The Southeastern School of Consumer Credit (TSSCC)*. The annual program was held at the Owen Graduate School of Management on the Vanderbilt University campus. 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 in cooperation with the bankers associations in Alabama, Georgia, Louisiana, and Mississippi. Over 1,600 students have graduated from the program since its inception in 1987.

“*The Southeastern School of Consumer Credit* is a highly valuable school for consumer loan officers for banks of all sizes. In addition to the comprehensive class curriculum, students have the opportunity to meet peers and develop professional friendships and relationships they will find beneficial throughout their careers,” said Craig Holland, 2010-11 chairman of the TSSCC board of trustees and Williamson county president of First Farmers and Merchants Bank, Franklin.

Students finishing in the top 10 percent of the class are recognized through the school’s honors program. Honor students for 2011 were:



- **Top Honors - Wes Burnett**, American Bank & Trust of the Cumberlands, Livingston
- **Will Dennis**, Wilson Bank & Trust, Hartsville
- **Chad Driver**, Wilson Bank & Trust, Lebanon
- **Mike Garland**, Citizens State Bank, Jasper
- **Chris McGill**, First National Bank of Pulaski, Pulaski
- **Paul Ollis**, The Community Bank of East Tennessee, Clinton
- **Paul Shearer**, First Bank of Tennessee, Dayton

Honor students are selected on the basis of scores on the mid-term exam, final exam, and faculty and staff evaluation.

A complete list of the 31 graduates for the 2011 session of *The Southeastern School of Consumer Credit* follows. It is arranged alphabetically by city.

Established in 1987, *The Southeastern School of Consumer Credit* is designed to increase banker knowledge of consumer lending as a retail banking function and a source of income for the bank. It addresses the managerial aspect of consumer lending operations, especially how the bank's loan portfolio can increase profitability and improve competitive position. In addition, the program emphasizes the development of both administrative and human relations skills to equip students to manage bank assets and meet customers' financial needs.

The school's curriculum incorporates over 35 hours of classroom instruction in 17 courses arranged into five course clusters— *Trends in Banking, Retail Credit Analysis and Underwriting, The Lending Process, Asset Management, and Managing Changes in Regulatory Compliance*.

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*The Tennessee Bankers Association is a not-for-profit organization representing Tennessee's 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](http://www.TNBankers.org).*

**Tennessee Bankers Association  
2011 Graduates  
The Southeastern School of Consumer Credit**

Adamsville, TN..... The Hardin County Bank..... Ginger Erwin

Clarksville, TN..... Heritage Bank..... Jenny Mims

**Clinton, TN..... The Community Bank of East Tennessee..... Paul Ollis—honors**

Columbia, TN..... First Farmers and Merchants Bank..... Suzanne Cheatham

Columbia, TN..... First Farmers and Merchants Bank..... Stacey Crowell

Crossville, TN..... First National Bank of Tennessee..... Pam Winningham

Dayton, TN..... First Bank of Tennessee..... Kim Lacombe

**Dayton, TN..... First Bank of Tennessee..... Paul Shearer—honors**

Dickson, TN..... TriStar Bank..... Kristin Zbozien

Dresden, TN..... First State Bank..... Jake Bynum

Dyersburg, TN..... First Citizens National Bank..... Scott Foster

Fall Branch, TN..... People's Community Bank..... Levi Ashworth

Fayetteville, TN..... First National Bank of Pulaski..... Jason Nix

Fulton, KY..... Reelfoot Bank..... Amanda Joyner

Greenwood, MS..... Planters Bank & Trust Company..... Dustin Sullivan

**Hartsville, TN..... Wilson Bank & Trust..... Will Dennis–honors**

**Jasper, TN..... Citizens State Bank..... Mike Garland–honors**

Lafayette, TN..... Macon Bank and Trust Company..... Brandon Woodard

Lebanon, TN..... Wilson Bank & Trust..... Jill Booker

**Lebanon, TN..... Wilson Bank & Trust..... Chad Driver–honors**

Lebanon, TN..... Wilson Bank & Trust..... Matt Pillow

Lebanon, TN..... Wilson Bank & Trust..... Andrew West

***\*Livingston, TN..... American Bank & Trust of the Cumberland ..... Wes Burnett–top honors***

Livingston, TN..... First National Bank of Tennessee..... Brandon Will

Morristown, TN..... Andrew Johnson Bank..... Brent McGlothlin

Nashville, TN..... Civic Bank & Trust..... Jonathan Whitehurst

Picayune , MS..... First National Bank of Picayune..... Forrest Toland

Pigeon Forge. TN..... SmartBank..... Phillip Carney

**Pulaski, TN..... First National Bank of Pulaski..... Chris McGill–honors**

Sevierville, TN..... Citizens National Bank..... Regina Carter

Winchester, TN..... Citizens Community Bank..... Jonathan Gregory