



*Developing
Tomorrow's
Lenders
Today*

The Southeastern School of Commercial Lending

The Tennessee Bankers Association conducted the 2008 session of *The Southeastern School of BankingSM* (TSSCL) this summer with 73 bankers completing requirements for graduation from the program.

The annual week-long school is held at the Owen Graduate School of Management on the Vanderbilt University campus in Nashville. TBA sponsors the school in cooperation with the Alabama, Georgia, Louisiana, and Mississippi bankers associations.

Established in 1984, respect for the quality of the school continues to grow. This year, the graduates hailed from six states in addition to Tennessee, including Alabama, Georgia, Louisiana, Mississippi, Oklahoma, and Virginia.

“The intensive, one-week school exposes students to the major issues commercial loan officers face on a daily basis and focuses on how the economy and business structure affect lending

decisions,” explained Donna Stone, chairman of the 2007-2008 TSSCL board of trustees. Stone is president and CEO of First Community Bank of Bedford County in Shelbyville.

Eight graduates were recognized through the school’s honors program. Honor students are those ranking in the top 10 percent of the class based on faculty and board evaluations and mid-term and final examination scores.

This year’s honor graduates were:

- **Clay Brents**, First Capital Bank, Germantown, TN
- **Daniel Crozier**, Trustmark National Bank, Jackson, MS
- **Christopher Hammond**, First Tennessee Bank National Association, Memphis, TN
- **Joseph Hidy**, Triad Bank, NA, Tulsa, OK
- **Vikram Malhotra**, Heritage Banking Group, Madison, MS
- **Angie Perdue**, The Farmers Bank,

Westmoreland, TN

- **Melvin Stephens**, First Trust & Savings Bank, Oneida, TN
- **Joe Waters, II**, The First Bank and Trust Company, Abingdon, VA

A list of the 2008 graduates, arranged alphabetically by city, accompanies this article.

Curriculum

The TSSCL curriculum incorporates over 45 hours of classroom instruction into 10 modules *The External Environment, Understanding the Borrower’s Business, Understanding the Borrower’s Competitive Strategy, Evaluating Management, Assessing the Borrower’s Financial Performance, Projecting Future Performance, Loan Structure, Effective Relationship Management, Problem Loans, and Credit Discipline*. These modules address topics such as how problem loans develop and the appro-

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2008 Graduates

Abingdon, VA	The First Bank and Trust Company	Joe Waters, II
Ardmore, TN	First National Bank of Pulaski	Troy Reed
Athens, GA	First American Bank & Trust Company	Rhodes McLanahan
Athens, TN	Citizens National Bank	Brandon Deering
Birmingham, AL	Merchants and Farmers Bank	Brian Bertella
Brentwood, TN	Reliant Bank	Tatia Cummings
Brentwood, TN	Reliant Bank	William Graham
Cleveland, MS	Planters Bank & Trust Company	Howard Sledge Jr.
*Columbia, TN	Heritage Bank & Trust	Paul Watson
Columbus, MS	Bankfirst Financial Services	Mark Crigler
Columbus, MS	BancorpSouth	Reggie Hankins
Cookeville, TN	First National Bank of Tennessee	Kim Taylor
*Cordova, TN	First Alliance Bank	Carter Gibson
Covington, LA	Statewide Bank	Brian Cook
Covington, LA	Statewide Bank	Kelly Blackwell
Covington, LA	Statewide Bank	Myron Bourg
Crossville, TN	FirstBank	Pat Roper
Dickson, TN	First Federal Bank	Jason Epley
Elizabethton, TN	Citizens Bank	Chris Shields
Fayetteville, TN	First National Bank of Pulaski	Kerry Norman
Gallatin, TN	Commerce Union Bank	Evelyn Martin
Germantown, TN	Trustmark National Bank	Brian Abraham
Germantown, TN	Triumph Bank	Ericka Short
Germantown, TN	First Capital Bank	Clay Brents
Goodlettsville, TN	The Farmers Bank	Kimberly LaRoy
Greeneville, TN	GreenBank	Sam Jarrett
*Greeneville, TN	American Patriot Bank	Melissa Cobble
Greenville, MS	Planters Bank & Trust Company	Andrew Sanders
Hendersonville, TN	Volunteer State Bank	Tommy Decker
*Huntsville, AL	First National Bank of Pulaski	Matthew Clark
Jackson, MS	Trustmark National Bank	Daniel Crozier
Jackson, MS	Trustmark National Bank	Martin Francis
Johnson City, TN	First Tennessee Bank National Association	Patricia Doman
Kingsport, TN	The First Bank and Trust Company	Travis Mains
Knoxville, TN	Clayton Bank and Trust	Lisa Warren
Knoxville, TN	Jefferson Federal Bank	Derek Jarrard
Knoxville, TN	GreenBank	Elizabeth Wilson
Livingston, TN	First National Bank of Tennessee	Debra Denney
Livingston, TN	First National Bank of Tennessee	Lisa Webb
Madison, MS	Heritage Banking Group	Vikram Malhotra
Magee, MS	Peoples Bank	Chris Dunn
Mc Minnville, TN	Security Federal Savings Bank of McMinnville	Michael Griffith
*Memphis, TN	First Tennessee Bank National Association	Christopher Hammond
*Memphis, TN	First Tennessee Bank National Association	Devin Buford
Memphis, TN	First Tennessee Bank National Association	Richard Harris
Memphis, TN	Paragon National Bank	Mathis Young
Memphis, TN	Renasant Bank	David Baker
*Mendenhall, MS	Peoples Bank	Davis Ammann
Morristown, TN	Community National Bank of the Lakeway Area	Nathan Lowe
*Morristown, TN	Community National Bank of the Lakeway Area	Fred Redding
Mount Juliet, TN	Wilson Bank & Trust	Kevin Sanders
Mount Juliet, TN	Cedarstone Bank	John Sloan
Murfreesboro, TN	Pinnacle National Bank	Garth Bentley
Nashville, TN	Pinnacle National Bank	John Smiley
Nashville, TN	First Tennessee Bank National Association	Glen Terrell
Oakland, TN	First Alliance Bank	Richard Crawford
Oneida, TN	First Trust & Savings Bank	Melvin Stephens
Pigeon Forge, TN	SmartBank	Travis Thompson
Portland, TN	The Farmers Bank	Jake Daughtry
Portland, TN	Volunteer State Bank	Paul Warren
Powell, TN	First Century Bank	Denise Girard
Sevierville, TN	Citizens National Bank	Laseena Patterson
Sharon, TN	First State Bank	William Trevathan
South Fulton, TN	First State Bank	Josh McFarland
Starkville, MS	Merchants and Farmers Bank	Chase Frazure
Tullahoma, TN	First Vision Bank of Tennessee	Jon Bell
Tullahoma, TN	Citizens Tri-County Bank	Wesley Fanning
Tullahoma, TN	The Traders National Bank	Chad Hatfield
Tulsa, OK	Triad Bank, NA	Joseph Hidy
Union City, TN	Commercial Bank & Trust Co	Kurt Baggett
Union City, TN	First State Bank	Kyle Baggett
Westmoreland, TN	The Farmers Bank	Angie Perdue

*** Denotes Honor Graduate**



2008 TSSCL Student Profile

General Profile Data

Tennessee	55
Alabama	2
Georgia	1
Louisiana	3
Mississippi	10
Oklahoma	1
Virginia.....	1
Female.....	16
Male.....	57

Education (Highest Level Achieved)

High School	3
Some College	3
Associate Degree	3
Bachelor Degree.....	53
Graduate Degree.....	11

Years of Bank Experience

Less than 1 year.....	4
1 – 5 years.....	32
6 – 10 years.....	23
11 – 20 years.....	12
20+ years.....	2

Years of Lending Experience

Less than 1 year.....	14
1 – 5 years.....	46
6 – 10 years.....	11
11 – 20 years.....	1
20+ years.....	1

Size of Bank (Assets)

Under 50 million.....	2
51 – 100 million	2
101 – 500 million	38
501 million – 1 billion	21
Over 1 billion.....	10

Size of Bank's Loan Portfolio

Under 1 million.....	0
1 – 5 million	0
6 – 10 million	1
11 – 50 million	5
51 – 100 million	13
Over 100 million.....	54



TSSCL Chairman Donna Stone presented plaques to outgoing directors Bob Lambertson, left, and Bruce Reed, right.

2008 Faculty



John Barrickman, *President, New Horizons Financial Group, Roswell, GA*

Classes: External Environment, Understanding the Borrower's Business, Assessing the Borrower's Competitive Position, Evaluating Management, Assessing Borrower Financial Performance, Qualitative Issues, Commercial Real Estate Lending, Analyzing Personal Financial Statements & Tax Returns, Projecting Future Performance, Loan Structure & Support, Select Distributors

Case Presentation, Effective Relationship Management, Identifying and Managing Problem Loans, Establishing Credit Discipline



Jerry W. Crigger, DA, *Senior Consultant, Credit & Risk, Omega Performance Corporation Brentwood, TN*

Classes: External Environment, Understanding the Borrower's Business, Assessing the Borrower's Competitive Position, Evaluating Management, Assessing Borrower Financial Performance, Commercial Real Estate Lending, Analyzing Personal Financial Statements & Tax Returns, Projecting Future Performance



Ann E. Kovich, *Senior Vice President/Southwest Community Region, M&I Marshall & Ilsley Bank, Madison, WI*

Classes: Loan Structure & Support, Select Distributors Case Presentation, Effective Relationship Management, Identifying and Managing Problem Loans, Establishing Credit Discipline, Modern Office Supply

The Southeastern School of Commercial Lending *continued*

appropriate techniques for managing them, understanding the role of a company's management and how to analyze and evaluate management, how businesses operate and the ways their financing needs arise, and meeting the multiple financial needs of customers through effective relationship banking.

The curriculum for *The Southeastern School of Commercial Lending* was developed in cooperation with the American Bankers Association, industry experts across the country, and the school's board of trustees. Instructors cover basic and advanced analytical techniques, along with ways to apply

those techniques in pricing and structuring loans through interactive case studies.

Application Requirements and Continuing Education

To be accepted into the TSSCL, bankers must have a minimum of one



New chairman, Greg Wingo, presented an engraved clock to 2007-2008 chairman, Donna Stone, in recognition of her service.

2007-2008 Trustees

Chairman: Donna Stone, President/CEO, First Community Bank of Bedford County, Shelbyville, TN

Vice Chairman: Greg Wingo, Executive Vice President/Senior Lender, First Capital Bank, Germantown, TN

Past Chairman: Charles Tucker, Executive Vice President/CFO, Bank of Bartlett, Bartlett, TN

Trustees:

Bruce J. Reed, Executive Vice President/Chief Credit Officer, Commercial Bank & Trust Co, Paris, TN

Bob Lambertson, Senior Vice President & Chief Credit Officer, Pinnacle Bank, Elberton, GA

David D. York, Jr., Vice President Financial Institutions, Fifth Third Bank, Nashville, TN

W. O. Jones, Senior Vice President/Director of Human Resources, BancorpSouth, Tupelo, MS

James R. Rushing, Senior Vice President, First Tennessee Bank National Association, Knoxville, TN

Thomas Bates, Jr., Executive Vice President, Legends Bank, Clarksville, TN

Elizabeth C. Brasher, Manager, Continuing Credit Education, Lender Support and Development, First Horizon National Corporation, Memphis, TN

David D. Gross, Executive Vice President/Senior Commercial Lender, Triumph Bank, Germantown, TN

Hank Stuart, Executive Vice President, Cedarstone Bank, Lebanon, TN

year's experience in commercial lending or credit administration or five years of general banking experience in addition to certain prerequisite courses acquired through AIB or college classes. Enrollment is limited to TBA members, associate members, and nonmembers from an eligible membership category or members of one of the other sponsoring state associations.

Graduates qualify for 45 hours of intermediate-level CPE credit in the area of specialized knowledge and applications and may qualify for 45 hours of Certified Lender Business Banker (CLBB) credit from the Institute of Certified Bankers.

Attend the 2009 Session

The 2009 session of *The Southeastern School of Commercial Lending* will be held May 17-22. Brochures containing complete program information and application forms will be available in February of 2009 and will be posted on the TBA website, www.TNBankers.org.

If you have questions about TSSCL or any of *The Southeastern Schools*, please contact Susan Taylor, CMP, in the TBA office at 615-244-4871 or 800-964-5525 or via E-mail to srtaylor@TNBankers.org. ■