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**TENNESSEE BANKERS ASSOCIATION**

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## **The Southeastern School of Advanced Commercial Lending<sup>SM</sup> 34 Bankers Complete 2007 Session**

**NASHVILLE – A total of 34 bankers have completed *The Southeastern School of Advanced Commercial Lending<sup>SM</sup>* (TSSACL). The program, which was held February 19–21 in Nashville, is conducted by the Tennessee Bankers Association in cooperation with the bankers associations of Alabama, Georgia, Louisiana, and Mississippi.**

The 2007 graduating class included 21 students from Tennessee, nine from Mississippi and four from Kentucky.

An annual program, the TSSACL is an intensive school focusing on advanced cash flow analysis, advanced loan structure, comprehensive risk management, portfolio management—including real estate, pricing for profitability, and building a competitive and profitable small business lending function.

Due to the intensity of the school, admission is restricted to those with a minimum of three years of commercial lending experience or those who have graduated from *The Southeastern School of Commercial Lending<sup>SM</sup>* or a comparable lending school. Students typically include commercial lenders, relationship managers, portfolio managers, senior credit managers, and others responsible for portfolio and risk management within the bank. The curriculum is applicable for both community and holding company bankers.

“*The Southeastern School of Advanced Commercial Lending* features a curriculum designed by a highly respected group of bankers and professional educators and pre—



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sented by experienced industry practitioners,” said Charles Tucker, executive vice president and chief financial officer, Bank of Bartlett, Bartlett, TN. Tucker was chairman of the 2006-2007 board of trustees.

Established in 1994, the TSSACL is one of the four highly respected *Southeastern Schools* conducted each year by the Tennessee Bankers Association.

A list of graduates, arranged alphabetically by city, follows.

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*The Tennessee Bankers Association is a not-for-profit organization representing all of Tennessee’s commercial banks and thrifts. 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).*

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**The Southeastern School of Advanced Commercial Lending<sup>SM</sup>  
2007 Graduates**

Bowling Green, KY.... South Central Bank ..... Michael Haggard  
Bowling Green, KY.... South Central Bank .....Gregory O. Seaton  
Brandon, MS..... Citizens National Bank ..... Melissa Dawn Holmes  
Clarksville..... Clarksville Community Bank (branch of Greene  
County Bank) ..... Geoffrey Livingston  
Cleveland..... Bank of Cleveland .....Tony Martin  
Crossville ..... First National Bank of Tennessee ..... Gregory O. Pugh  
Dickson ..... Tristar Bank ..... David Hatcher  
Dyersburg..... First Citizens National Bank ..... Charles A. Graves  
Elizabethtown, KY..... South Central Bank .....Larry Perkins  
Germantown..... Triumph Bank ..... Daniel Lenderman  
Germantown..... Trustmark National Bank .....Ronald C. Schneiter  
Glasgow, KY ..... South Central Bank ..... Thomas Bale  
Indianola, MS ..... Planters Bank .....Alan Hargett  
Iuka, MS..... First American National Bank ..... Jimmy S. McAnally  
Jackson, MS ..... Trustmark National Bank ..... Jason Boutwell  
Jackson, MS ..... Trustmark National Bank .....Scott Sheridan  
Knoxville ..... Home Federal Bank of Tennessee ..... Keith Akard  
Knoxville ..... Home Federal Bank of Tennessee .....Jonathan Mayfield  
Lebanon ..... Bank of the South ..... David Penuel  
Lebanon ..... Wilson Bank & Trust ..... Shawn Tidwell  
Lexington ..... First State Bank .....Bentley DeLoach

—MORE—

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Madison, MS.....Madison County Bank ..... Melissa Peets  
Manchester.....American City Bank Of Tullahoma .....John Carter Sain  
Manchester.....American City Bank Of Tullahoma Michael S. TeVrucht  
Memphis .....BancorpSouth Bank .....Roberta T Headley  
Memphis .....BancorpSouth Bank .....Joshua Shipley  
Murfreesboro.....Midsouth Bank .....Ronnie H Martin  
Nashville.....First Tennessee Bank National Association Elizabeth Wilson  
Olive Branch, MS.....BancorpSouth Bank ..... John Maner  
Portland ..... Volunteer State Bank ..... William C. Rittenberry  
Southaven, MS.....BancorpSouth Bank .....John Camp  
Springfield ..... Commerce Union Bank ..... Scott Bagwell  
Tullahoma.....The Traders National Bank of Tullahoma ...Bob Graham  
Tupelo, MS ..... Trustmark National Bank .....Joseph Randy Taylor