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TENNESSEE BANKERS ASSOCIATION

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The Southeastern School of Advanced Commercial LendingSM 34 Bankers Complete 2007 Session

NASHVILLE – A total of 34 bankers have completed *The Southeastern School of Advanced Commercial LendingSM* (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 LendingSM* 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.

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2007 Graduates**

Bowling Green, KY.... South Central Bank Michael Haggard
Bowling Green, KY.... South Central BankGregory O. Seaton
Brandon, MS..... Citizens National Bank Melissa Dawn Holmes
Clarksville..... Clarksville Community Bank (branch of Greene
County Bank) Geoffrey Livingston
Cleveland..... Bank of ClevelandTony 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 BankLarry Perkins
Germantown..... Triumph Bank Daniel Lenderman
Germantown..... Trustmark National BankRonald C. Schneiter
Glasgow, KY South Central Bank Thomas Bale
Indianola, MS Planters BankAlan Hargett
Iuka, MS..... First American National Bank Jimmy S. McAnally
Jackson, MS Trustmark National Bank Jason Boutwell
Jackson, MS Trustmark National BankScott Sheridan
Knoxville Home Federal Bank of Tennessee Keith Akard
Knoxville Home Federal Bank of TennesseeJonathan Mayfield
Lebanon Bank of the South David Penuel
Lebanon Wilson Bank & Trust Shawn Tidwell
Lexington First State BankBentley DeLoach

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Madison, MS.....Madison County Bank Melissa Peets
Manchester.....American City Bank Of TullahomaJohn Carter Sain
Manchester.....American City Bank Of Tullahoma Michael S. TeVrucht
MemphisBancorpSouth BankRoberta T Headley
MemphisBancorpSouth BankJoshua Shipley
Murfreesboro.....Midsouth BankRonnie 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 BankJohn Camp
Springfield Commerce Union Bank Scott Bagwell
Tullahoma.....The Traders National Bank of Tullahoma ...Bob Graham
Tupelo, MS Trustmark National BankJoseph Randy Taylor