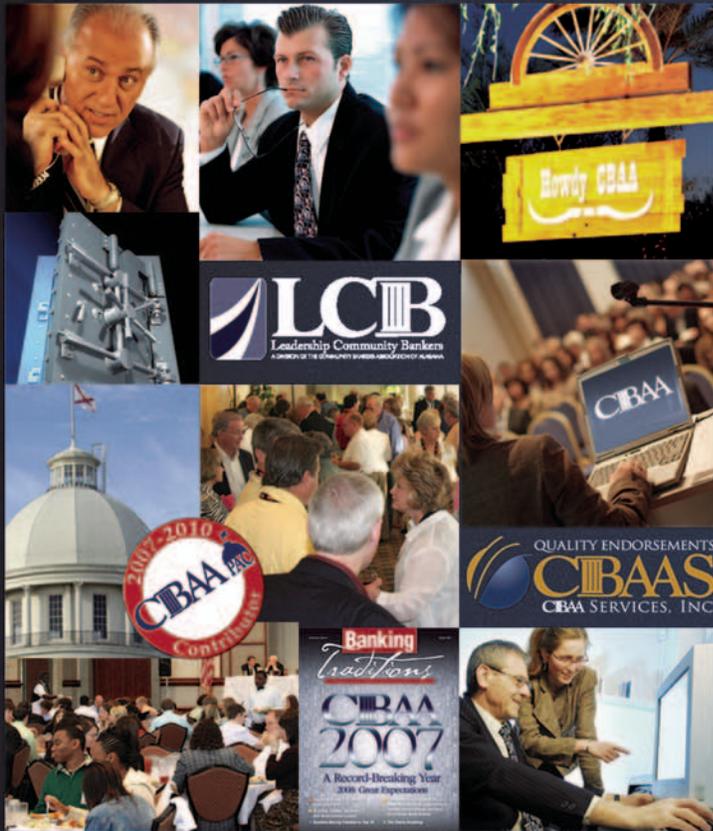


CIBAA

COMMUNITY BANKERS
ASSOCIATION of ALABAMA

MEMBER BENEFITS



Collectively Creating Value for Alabama Community Banks

Clear and focused representation describes what members can expect from CIBAA. With a staff having more than 88 years of combined banking experience, CIBAA is dedicated to meeting its members' needs through furthering the success of banking in Alabama. CIBAA represents nearly 130 independent, community banks with combined assets exceeding \$27 billion, employing more than 5,500 individuals in 600 plus locations across the state.

VALUE INITIATIVES

▲ MEMBER DRIVEN DIRECTION

CBAA is a member-driven organization, governed by a board of directors of independent, community bankers. The association encourages the involvement of each member, placing emphasis on its committee structure through which it gains input and direction. Committees, which are chaired and led by member bankers, include *Annual Convention*; *De Novo Banks*; *Education, Compliance & Security*; *Legislative*; *Marketing & Public Relations*; *Membership*; *Operations & Technology*; *PAC*; and *Products & Services*.



▲ LEGISLATIVE ADVOCATE



CBAA represents only community banks at the state and federal levels. As a grassroots organization, it encourages the involvement and input of all its members in policy decisions and its overall direction. Its governmental affairs program reaches all across Alabama. Represented by E. Clark Richardson, a thirty-five year conservative, pro-business lobbyist deemed among the most effective in the state, the association has engaged record numbers of members in promoting and furthering our industry.

- **CBAA maintains and promotes its own state political action committee**, which exists to support political candidates in the legislative, judicial and executive branches of state government. What makes its PAC unique is the process through which candidate support is provided. **Further, ninety-three percent of all candidates supported by CBAA's PAC were successful** in their bid for office during the last election cycle.
- **CBAA relies on its bank members across the state**, bankers just like you, to help determine which candidates and campaigns are worthy of PAC support. While it's one thing to sit in Montgomery to determine where PAC dollars should be spent, it is clearly a better plan when the grassroots, back-home members — who know these elected officials — provide feedback ensuring good PAC investments.
- **CBAA's Political Action Committee is a trusted investment.** Last year, CBAA launched a four-year "2007-2010 PAC PLAN" seeking four-year pledges from each member bank and from bank directors. Nearly two-thirds of its banks and many directors have already committed, and its PAC is on track to raise the largest amount of money in its history by 2010.



▲ PROFESSIONAL DEVELOPMENT

CBAA hosts a large number of seminars throughout each year designed specifically for community bankers. These seminars may occur in classroom settings across the state or via the internet and telephone. Most every aspect of banking is covered each year, including seminars in

the areas of lending, lending compliance, bank operations, operations compliance, information technology, product offerings, security, director training, and other areas targeting the most experienced to the least experienced independent banker.



CBAA's Banking on Compliance Program provides guidance and support in meeting the challenges associated with compliance and legal issues. Bankers may choose to attend these quarterly seminars randomly or choose to become a member of the Banking on Compliance program. Program membership entitles member banks to one free registrant for each quarterly seminar along with detailed, take-home manuals for reference and use in the bank, a quarterly *Compliance Update* newsletter and toll-free hotline for answers to compliance questions which will likely arise between meetings.

Information on its offerings and registration is available on the web at www.MyCBAA.com/edu. Member banks receive discounted pricing on all professional development offerings.

▲ PROFIT ENHANCEMENT OPPORTUNITIES



CBAA Services, Inc. provides exclusive CBAA member pricing on a wide range of products and services. Its Endorsed Service Providers (ESPs) undergo a rigorous due-diligence process and are ultimately chosen by a panel of community bankers. By leveraging the collective bargaining and purchasing power of community bankers across the state, CBAA Services has negotiated impressive cost-savings and premium services for member banks.

Impressive testimonials are available under the CBAA SERVICES tab at www.MyCBAA.com which point to the great response bankers are giving to these new opportunities. Vendor management policy information needed to satisfy regulatory inquiries, will be available soon as an additional member benefit.

Current endorsed service providers include:

- **AccuSource Solutions** - Custom printing and office supplies
- **Bankers Dashboard** - Financial performance management
- **Clark Consulting** - Executive Compensation Benefits & BOLI
- **Funds Xpress** - Internet banking
- **Harland Clarke** - Check printing
- **John M. Floyd & Associates** - Overdraft privilege program
- **Operating Margin Management** - Profit enhancement consulting services
- **Perimeter eSecurity** - Technology-security management
- **PULSE** - EFT network services
- **Shazam** - Check card processing
- **The Eversole Group** - Marketing services
- **The Legacy Financial Group** - Wealth management
- **TransFirst** - Merchant processing

▲ LEADERSHIP COMMUNITY BANKERS



The future of community banking may best be viewed through our Leadership Community Bankers. This division of the association benefits younger bankers in providing leadership and service opportunities. Among its offerings include its annual Legislative Day, held each spring, which generally attracts 150 to 175 bankers and high school students from across the state and which provides exposure to the legislative process in Montgomery. LCB also hosts semi-annual leadership luncheons, a value-packed summer conference and other projects throughout the year such as its Bookworm Club, emphasizing reading skills to third graders across the state.



LCB members are an integral part of CBAA's governmental affairs process. In addition to its support of CBAA's grassroots efforts, **LCB has contributed over \$50,000 to CBAA's Political Action Committee in the past four years.**

▲ NETWORKING

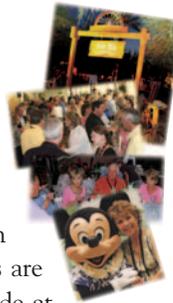


Recognizing the importance of learning from others without reinventing the wheel, CBAA provides opportunities throughout the year for networking for its member banks. In addition to multiple forums in place, the association hosts an annual Golf Tournament, Holiday Open House and other similar events to bring the community banking family together.

PRIMARY ANNUAL EVENTS

▲ ANNUAL CONVENTION

Each spring, CBAA hosts its annual convention packed with professional development and networking opportunities. Deemed by some as "the event you don't want to miss," it includes top-tier presenters, bottom-line profit enhancement opportunities and the chance to gather with community bankers from every corner of the state. New and innovative ideas are promoted each year. Registration fees typically provide at least six exceptional meals and receptions. **CBAA's 23rd Annual Convention & Tradeshow will be held at The Ritz-Carlton Naples Beach Resort May 3-6, 2009.**



▲ DE NOVO & BANK PROFITABILITY CONFERENCE



Begun in 2007, this fall conference is designed for new banks and those banks looking for new ideas. Strategy, profitability, performance, technology and talent are some of the general areas focused on in this value-packed event which targets CEOs, CFOs, and other senior level managers seeking to broaden their bank's horizons. Unique to this conference is a peer-group panel in which best practices are discussed and shared. **CBAA's 2008 De Novo & Bank Profitability Conference will be held November 5-6, 2008 at The Grand Hotel at Point Clear.**

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MEMBER ONLY BENEFITS

CBAA members receive a number of additional benefits, including:

- ▲ **Member Pricing Advantage.** Member banks receive discounted pricing on all association offerings including educational seminars and each primary annual event.
- ▲ **Annual Buyers Guide.** Published annually, this guide is a detailed reference outlining service providers and partnering solutions for your community bank, and includes corporate summaries as well as detailed contact information.
- ▲ **Banking Traditions subscriptions.** *Banking Traditions* is CBAA's quarterly magazine dedicated to keeping you abreast of issues affecting independent bankers across the state.
- ▲ **Capitol Notes bulletins.** *Capitol Notes* is published by CBAA throughout the year with legislative updates, regulatory updates and other pertinent information which you need to know.
- ▲ **CBAA's Washington Regulatory Review.** This monthly regulatory email is filled with information and web links that are valuable in keeping you informed on the latest issues before your bank. Its ease of use and links to other important sites makes it very popular among our members.
- ▲ **Alabama Financial Directory.** New to CBAA in 2008, each bank receives one free copy of the *Alabama Financial Solutions Directory*, published by Accuity, with year-end financial information. (Additional copies are available for members at a significantly reduced price.)
- ▲ **CBAA Compensation Survey.** CBAA provides an annual Compensation Survey of Alabama banks free to participating member banks. Over 90 positions are surveyed along with information on employee benefits and bank director fees.
- ▲ **MyCBAA.com.** Member bankers and associate members have instant access to CBAA's website through an individual, members-only access code. This provides instant registration for CBAA events and access to contact information on other CBAA member banks and associate members.
- ▲ **Policy Exchange.** Member banks now have help when it comes to formulating policies to meet regulatory and operational requirements of the bank. Through a partnership with Brode Consulting Services, CBAA offers generic policies which may be customized for your bank's use. Perhaps the best part of this offering is the amount of time your staff will save. For details, visit www.MyCBAA.com/policy.



▲ **FDIC BANK DIRECTORS COLLEGE & EXECUTIVE MANAGEMENT CONFERENCE**



CBAA was selected several years ago by the FDIC to plan and host its FDIC Bank Directors College in Alabama. Designed for directors and senior management, each year's program consists of presentations on timely and important issues facing community banks. In 2007, more than 550 individuals representing 80 member banks, some 63% of our membership, attended making it the largest event in CBAA history. Participants receive Certificates of Completion which may be used in satisfying regulatory requirements for ongoing director training. CBAA's 7th Annual FDIC Bank Directors College will be held August 14-16, 2008 at The Renaissance Ross Bridge Resort in Birmingham, and **next year's event is scheduled for August 6-9, 2009 at The Grand Hotel in Point Clear.**

▲ **LCB ANNUAL CONFERENCE**



Each summer, CBAA's Leadership Community Bankers host an exciting, family-oriented weekend gathering to provide educational opportunities for tomorrow's senior leadership. This annual event features presentations on various bank management and leadership topics, designed to challenge and invigorate today's community banker. In addition, best practices and the networking opportunities available create value by broadening one's perspective and providing new ideas on managing a successful and profitable bank.

▲ **OPERATIONS & TECHNOLOGY CONFERENCE**



Begun in 2008, this late winter conference addresses the latest issues facing bankers in the areas of compliance, technology and security. Change is continuous and often touches multiple levels within the organization. Individuals attending this conference will be well-informed on the responsibilities placed upon directors, officers and employees regarding operations and compliance issues and will receive updates on the latest and greatest technological advancements available to their bank.

2008-2009 OFFICERS

- Chairman..... Steve Eberhart, First Federal Bank, Fort Payne
- Chairman Elect Grady Bedwell, Merchants Bank, Jackson
- Vice Chairman Hayes Parnell, Covenant Bank, Leeds
- Treasurer Tra Cosby, III, First Community Bank of Central Alabama, Wetumpka
- Past Chairman Mike Ellenburg, First Southern State Bank, Stevenson
- President & CEO..... Scott E. Latham
- President, CBAA Services..... J. Scott Miller
- Vice President & Director of Member Affairs Janice W. Cox



Membership in CBAA is a value proposition for your bank.

Your dues investment provides great returns through clear, focused representation to protect your community bank and through a wide variety of offerings to help you stay on top of the trends in managing a successful, profitable community bank.

For more information on

CBAA Member Benefits,

contact any member of your association

team at **334.244.9456**

or visit us at **www.MyCBAA.com**