



# FINANCIAL INSTITUTIONS TODAY

*News and topics of interest to financial institutions regulated by the Department of Banking and Finance*

Monthly Bulletin #4

April 2012

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## Georgia State Small Business Credit Initiative (SSBCI) Capital Access, Funding and Guarantee Programs Seminar

The Georgia State Small Business Credit Initiative (SSBCI) Program is providing \$48 million in funding to lenders to provide credit enhancements to help bridge the gaps that otherwise prevent the approval of sound small business loans. On May 23, 2012 at the Atlanta Marriott Century Center, the Georgia Department of Community Affairs will conduct a seminar to discuss the three new Georgia credit enhancement initiatives: the Georgia Capital Access Program (GCAP); the Small Business Credit Guarantee (SBCG); and, Georgia Funding for CDFIs.

The State of Georgia SSBCI is flexible and streamlined for lenders, with a delegated lending model that minimizes risk, lowers exposure, strengthens marginal loans, and offers opportunity for CRA credit.

For more information about the Georgia SSBCI Program, visit <http://www.georgia-ssbci.com/>. View the May 23rd SSBCI seminar flier containing registration information and other details at: <http://www.georgia-ssbci.com/docs/SSBCIflyer5-23-2012Atl.pdf>.

## DBF Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Commissioner Braswell will be speaking at the Georgia Credit Union Affiliates' Annual Convention at the Savannah International Trade & Convention Center in Savannah on **May 11th**.
- ❖ Senior Deputy Commissioner Steve Pleger participated on a regulatory panel at the CBA Regulation & Taxation Committee meeting on **May 3rd** at CBA Headquarters in Marietta, GA. Steve will serve as moderator on a regulatory panel at the Department of Community Affairs' State Small Business Credit Initiative (SSBCI) Seminar on **May 23rd** at the Atlanta Marriott Century Center, Atlanta, GA.

**"Safeguarding Georgia's Financial Services"**

## Action on Applications for the Month of April:

The following is a summary of official action taken on applications by State Financial Institutions under Chapter 7-1 of the Code of Georgia and petitions for Certificate of Incorporation of Financial Institutions and other matters of interest during the month of April 2012.

### **APPLICATIONS TO ESTABLISH A BRANCH OFFICE**

<b><u>FINANCIAL INSTITUTION</u></b>	<b><u>BRANCH OFFICE</u></b>	<b><u>APPROVAL</u></b>	<b><u>BEGIN BUSINESS</u></b>
HeritageBank of the South Albany	Auburn Branch Office 1943 East Glen Avenue Auburn, AL 36830 Lee County	04-27-2012	
Community Business Bank Cumming	Peachtree Parkway Branch Office 505 Peachtree Parkway Cumming, GA 30041 Forsyth County	01-19-2012	04-23-2012
Metro Bank Douglasville	Main Office 9340 The Landing Drive Douglasville, GA 30135 Douglas County	11-09-2011	04-30-2012
Fidelity Bank Norcross	Nuckolls Road Branch Office 2740 Nuckolls Road Cumming, GA 30041 Forsyth County	10-18-2011	04-23-2012
The Citizens Exchange Bank Pearson	Birmingham Branch Office 800 Shades Creek Parkway Suite 100 Birmingham, AL 35209 Jefferson County	Pending	

### **FINANCIAL INSTITUTION MERGERS**

<b><u>FINANCIAL INSTITUTION (SURVIVOR)</u></b>	<b><u>MERGED INSTITUTION</u></b>	<b><u>APPROVAL</u></b>	<b><u>EFFECTIVE</u></b>
Credit Union of Atlanta Atlanta, GA	Atlanta Teachers Federal Credit Union Atlanta, GA	Pending	
The Farmers Bank Forsyth, GA	The Bank of Perry Perry, GA	Withdrawn 04-09-2012	
The Farmers Bank Forsyth, GA	The Peoples Bank Covington, GA	Withdrawn 04-09-2012	
The Farmers Bank Forsyth, GA	Spivey State Bank Swainsboro, GA	Withdrawn 04-09-2012	
Bank of Upson Thomaston, GA	The First National Bank of Polk County Cedartown, GA	Pending	
Bank of Upson Thomaston, GA	Peachtree Bank Maplesville, AL	Pending	

**FINANCIAL INSTITUTION****(SURVIVOR)**

Bank of Upson  
Thomaston, GA

**MERGED INSTITUTION**

Bank of Chickamauga  
Chickamauga, GA

**APPROVAL**

Pending

**EFFECTIVE**

**APPLICATIONS TO BECOME A BANK HOLDING COMPANY  
AND/OR TO ACQUIRE VOTING STOCK OF A FINANCIAL INSTITUTION**

**FORMATIONS ONLY****BANK HOLDING COMPANY**

Sterne Agee Group, Inc.  
Birmingham, AL

**TO ACQUIRE**

SUM Financial Corporation  
Pearson, GA

**APPROVAL**

Pending

**NOTIFICATION OF APPROVAL OF APPLICATION  
TO SERVE A RESIDENTIAL GROUP COMMON BOND**

**CREDIT UNION**

Georgia United Credit Union  
Duluth

**RESIDENTIAL GROUP COMMON BOND**

Whitfield County, GA

**APPROVAL**

04-02-2012

Dupont Community Credit Union  
Hixson, TN

Dade County, GA

04-17-2012

Five Star Credit Union  
Dothan, AL

Miller County, GA

04-17-2012

DOCO Credit Union  
Albany

Stephens County, GA

04-25-2012



**HOLIDAY OBSERVANCE—OFFICE CLOSING**

This is a reminder that the Department will be closed on **Monday, May 28th**  
for the Memorial Day holiday.

**CHECK CASHER LICENSES ISSUED**

<b><u>CITY</u></b>	<b><u>APPLICANT NAME</u></b>	<b><u>TRADE NAME</u></b>
Albany	* Avni, Inc.	Chevron Food Mart
Covington	* Big E Z Wireless, Inc.	Big E Z Wireless
Cairo	* Cairo IGA, LLC	Cairo IGA
LaGrange	Cash Finance, Inc.	Cash Finance
Moultrie	* Efrain Raya	Video Tienda Jesus Maria #1
Clarkston	JB Liquor Enterprise, LLC	JB Liquor
Calhoun	* Jose Gabriel Murguia Manilla	Phylos Geek and Cyber Services
Savannah	Kokil, Inc.	Jasmine Food Mart
Dalton	La Latina, Inc.	
Baxley	Nishu, Inc.	Fastrac
Columbus	P&J Beverage Corp.	Forrest Road Package Store
Tifton	* P&K Food Mart, LLC	Elm Street Mart
Newnan	Pawn Express of Newnan, Inc.	
Winder	RMA FoodMart, Inc.	Jet Market
Chamblee	* Riana Enterprises, Inc.	
Waynesboro	* Smidel, Inc.	A&A Minit Mart
Toccoa	* Swami Ent., Inc.	Royal Foods #38
Warner Robins	* Tienda Y Carniceria Rey David, LLC	
Hoboken	* Tony R. Griffin	Eastside Gun & Pawn
Savannah	Trish Corporation	T&K Liquor, Beer and Wine
Atlanta	West End Gold & Check Cashing, LLC	West End Check Cashing

\* =Registered (O.C.G.A. 7-1-700 et al)

**MONEY TRANSMITTER LICENSES ISSUED****MONEY TRANSMITTER**

Biller Services LLC  
San Francisco, CA

**APPROVAL**

04-16-2012

**GEORGIA  
DEPARTMENT OF  
BANKING AND FINANCE**

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The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State of Georgia. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our **Mission** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our **Vision** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

**We're on the Web!**

**Visit our website at:  
[dbf.georgia.gov](http://dbf.georgia.gov)**

*Our Motto is: "Safeguarding Georgia's Financial Services"*

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