



# 2022 Mid-South User Group

2022 Annual Meeting Agenda  
 New Orleans, LA  
 Royal Sonesta Hotel  
 October 18-20, 2022

## Monday - October 17, 2022 (Pre-Conference)

Time	Event	Location
<b>Pre-Conference Activity</b>		
5:30 PM - 7:30 PM	<b>Haunted History Tour - Ghosts &amp; Legends Tour \$25.00</b>	<b>Hotel Lobby</b>
	<b>Pre-Registration Required (Organized by Safe Systems)</b>	

## Tuesday - October 18, 2022

Time	Event	Location
<b>Registration</b>		
7:00 AM - 8:00 AM	<b>Registration</b>	<b>Arcade</b>
7:00 AM - 8:00 AM	<b>Breakfast</b>	<b>R'evolution</b>
<b>Morning Training Sessions</b>		
8:00 AM - 9:30 AM	<b>Morning Training Sessions</b>	
	<b>Option 1 - Loans</b>	<b>Option 2 - Director</b>
	<b>LOC (Loan Operation Conversation)</b>	<b>To Unity or Not to Unity</b>
	<b>Option 3 - Cybersecurity</b>	<b>How to be Heads Up</b>
		<b>In a Heads Down Society</b>
	<b>Regal Suite</b>	<b>Evangeline AB</b>
	<i>Aprèl Doherty</i>	Debbie Dunkerson
	<i>Stock Yards Bank, Louisville KY</i>	<i>Fourth Capital Bank, Nashville, TN</i>
	<i>Lisa Luescher</i>	Kyle Guillott
	<i>Stock Yards Bank, Louisville KY</i>	<i>First Federal Bank of LA, St Charles, LA</i>
	<b>Collateral Processing &amp; Efficiencies</b>	<b>Web vs Unity</b>
	Using All CAS Record Types	<b>Features, Functions, Tips &amp; Tricks</b>
	Building Flex Data Fields to Capture Details	
	<b>Operational Efficiencies Loan Servicing</b>	
	Delinquent Tax Monitoring-3rd Party Vendors	<b>Cyber Threats</b>
	Insurance Monitoring/Tracking-3rd Party Vendors	Current Threats with Real Life Examples
	Director-Building Electronic Files	The Plan: How to Detect, Prevent, Respond
		Best Practices
		<b>Cyber Incident Response</b>
		Policy Template with Regulatory Update
		Procedures Template
9:30 AM - 10:00 AM	<b>Break</b>	<b>Foyer</b>
10:00 AM - 12:00 PM	<b>Morning Training Sessions (continued)</b>	
	<b>Option 1 - Loans (cont)</b>	<b>Option 2 - Director (cont)</b>
	<b>Specialized Loan Processing</b>	<b>Foldering</b>
	Master Agreements: Rate Options	<b>Best Practices</b>
	Bankers Healthcare Group	<b>Doc Types/Groups</b>
	Shared National Credits	<b>Security Groups</b>
	Participations/Syndications	<b>Director Round Table Discussion</b>
	SWAPS	
	<b>Loan Specifications Overview</b>	
	<b>Loan Round Table Discussion</b>	
		<b>Option 3 - Cybersecurity (cont)</b>
		<b>Email</b>
		User Cases
		Email Compromise Case Review
		Best Practices for Safe Emailing
		<b>Remote Cyber</b>
		Remote Access (How and Why)
		Remote Group Meetings
		<b>Cybersecurity Round Table Discussion</b>
12:00 PM - 1:00 PM	<b>Lunch</b>	<b>R'evolution</b>

<b>Afternoon Training Sessions</b>		
1:00 PM - 2:30 PM	<b>Afternoon Training Sessions</b>	
<b>Option 1 - Business Analytics Fantastic Features and Where to Find Them</b>	<b>Option 2 - Deposits Information Nuggets</b>	<b>Option 3 - Information Technology My, IT, How You've Grown</b>
<b>Regal Suite</b>	<b>Royal Conti - Lower Level</b>	<b>Bourbon - Lower Level</b>
<i>Aprel Doherty</i> Stock Yards Bank, Louisville KY	<i>Debbie Dunkerson</i> Fourth Capital Bank, Nashville, TN	<i>Tim Tomlinson</i> The Farmers Bank, Portland, TN
<i>Lisa Luescher</i> Stock Yards Bank, Louisville KY		<i>Lance Mercer</i> Progressive Bank, Monroe LA
		<i>Joey Watson</i> CCB Community Bank, Andalusia, AL
<b>5.0 Basic Functions</b> Creating a New Report Basic Filtering Customizing a Report Adding a Header Basic Tips & Tricks	<b>Anatomy of a Deposit Account</b> Balance Types Hyperlinks <i>Activity and Codes Buttons</i> <i>Statement&gt;Menu</i> IRA/RRM <b>Address Changes</b>	<b>Biometrics and MFA</b> <b>Disaster Recovery</b> <b>Endpoint Protection</b> <b>Intranet Creation/Usage</b>
2:30 PM - 3:00 PM	<b>Break</b>	<b>Foyer</b>
3:00 PM - 4:00 PM	<b>Afternoon Training Sessions (continued)</b>	
<b>Option 1 - Business Analytics (cont)</b>	<b>Option 2 - Deposits (cont)</b>	<b>Option 3 - Information Technology (cont)</b>
<b>5.0 Advanced Functions</b> Query Joins & Unions Advance Filtering Crosstab Report Building a Prompt Report Advanced Tips & Tricks <b>B.A. Round Table Discussion</b>	<b>Deposit Specification Overview</b> New Product Set Up Integration Tables General 1 and General 2 Specification Breakdown <b>Deposit Round Table Discussion</b>	<b>Patch Management</b> <b>Remote Access</b> <b>Reporting With In-House Data</b> <b>System Monitoring Tools</b> <b>IT Round Table Discussion</b>
4:00 PM - 4:30 PM	<b>MSUG Board Meeting</b>	<b>Esplanade</b>
<b>Vendor Meet and Greet</b>		
1:00 PM - 4:00 PM	<b>Vendor Setup</b>	Evangeline Suites
5:00 PM - 6:30 PM	<b>Mardi Gras Party - Food, drinks, games and drawings</b>	Evangeline Suites

<b>Wednesday - October 19, 2022</b>		
<b>Time</b>	<b>Event</b>	<b>Location</b>
<b>Registration</b>		
7:00 AM - 7:30 AM	<b>Registration</b>	<b>Arcade</b>
7:00 AM - 8:00 AM	<b>Breakfast</b>	<b>R'evolution</b>
8:00 AM - 12:00 PM	<b>Vendor Room OPEN</b>	Evangeline Suites
<b>General Session</b>		
8:00 AM - 8:15 AM	<b>Welcome/Opening Comment</b> Jody Vanover, MSUG President - First Federal Bank of Louisiana, St Charles LA	<b>South Ballroom</b>
8:15 AM - 9:00 AM	<b>Fiserv - Dave Wegman, SVP &amp; General Manager of Premier Solutions</b> Fiserv Executive Message	<b>South Ballroom</b>
9:00 AM - 10:00 AM	<b>Fiserv - Dan Ulrich</b> Core Release Enhancements, Premier UI and Real-Time Loan Transactions	<b>South Ballroom</b>
10:00 AM - 10:30 AM	<b>Break: Refreshments Sponsored By FNBB</b>	<b>Foyer</b>

Time	Event	Location		
10:30 AM - 11:30 AM	<b>Fiserv - Laura Brodzik</b> Powering Fintech Collaboration and Growth	<b>South Ballroom</b>		
11:30 AM - 12:00 PM	<b>Fiserv - Sam Venhaus</b> Enterprise Risk Management (ERM)	<b>South Ballroom</b>		
12:00 PM - 1:00 PM	<b>Lunch: Sponsored By Fiserv</b>	<b>R'evolution</b>		
12:30 PM - 4:45 PM	<b>Vendor Room OPEN</b>	Evangeline Suites		
<b>1:00 PM - 1:50 PM - Wednesday Breakout Session 1</b>				
Vendor	Speaker(s)	Speaker(s)	Topic	Location
<b>Burroughs / Unisys</b>	<b>Jim Knoth Steve Koss</b>		<b>Cyber Recovery for All Banks In-House or Outsourced:</b> The primary goal of security is to stop bad actors from getting in, but what happens if they do. How do you protect and recover if you detect or get hit by Ransomware?	<b>South Ballroom</b>
<b>Oculus Software</b>	<b>Shaw Lokey</b>		<b>Unlocking the Data Ecosystem:</b> Over the last 20 years, big technology companies have transformed the way we function by creating products and services to simplify our lives by meticulously analyzing the abundance of data they collect from us. Your core platform houses an abundance of data, that when used properly, can be just as transformative for your bank as the internet and smartphones have been in our daily lives. The BNControl platform was designed to give you insights into your data to make informed decisions and manage your bank more efficiently.	<b>Regal Suite</b>
<b>Epson</b>	<b>Linda Fitzpatrick</b>		<b>Is it Time to Improve &amp; Consolidate Your Branch and Office Technology?</b> Need more teller counter-space and want to improve performance? Epson has you covered, offering the only integrated 4 in 1 solution. Scan, print, validate, swipe! YES, all integrated in ONE DEVICE! Unique to Epson, the S9000II/S2000II ultra-function devices reduces footprint & improves performance by streamlining a multi-step process. Epson's suite of products from scanners to printers or document scanners to projectors, provides you with options! Solutions available in USB, Ethernet, Bluetooth or Wireless. As you evaluate your branch technology, Epson truly has you covered! Your investment is important to Epson. We are here to help you make an informed decision and want you to know you can trust Epson to deliver on price, product and performance.	<b>Fleur de Lis A</b>
<b>IBM</b>	<b>Steve Haycraft</b>		<b>IBM Cloud for Financial Services:</b> More than ever, financial institutions are under pressure to adopt cloud faster to be able to reshape customer experiences, streamline operations, and transform their businesses. In order to move mission-critical and sensitive data to the cloud, they must be able to confidently manage tremendous cybersecurity and regulatory risk. That's why we built IBM Cloud for Financial Services with the specific security and compliance capabilities required to help clients reduce risk and accelerate cloud adoption for even their most sensitive workloads.	<b>Fleur de Lis BC</b>

Time	Event	Location	
<b>2:00 PM - 3:00 PM - Wednesday Breakout Session 2</b>			
Vendor	Speaker(s)	Topic:	Location
Beavercreek Marketing	Steve Rasmussen Adam O'Callaghan	Monthly Cybersecurity Education for Consumers, Business and Staff	Regal Suite
Safe Systems	Emily Strickland	<b>How to Ensure your Cybersecurity Strategies are Enough:</b> In a recent OCC News Release (8/4/22), acting Comptroller of the Currency, Michael J. Hsu, framed his remarks by "intersecting three risks that require our individual and collective vigilance: the risk of evolving cybersecurity threats, the risk to critical operations, and the risk of complacency". In today's session, Emily Strickland, CRISC, Senior Compliance Specialist with Safe Systems, Inc. will outline a tactical approach for your bank's stakeholders to address common gaps in bank cybersecurity strategies and emphasize activities that go beyond regulatory mandates to include supporting procedures, best practices and evolving industry standards for building cyber resiliency.	South Ballroom
Fiserv	Fiserv Commercial Lending Team	Fiserv Commercial Lending helps banks solve problems with their commercial lending process by allowing them to eliminate the re-keying of data, streamlining their process from origination through reporting and implementing policy while creating an exceptional experience for the bank's commercial customers. The modular, configurable solution integrates to core, imaging, and doc prep, creating a commercial lending ecosystem and an edge against the competition.	Fleur de Lis A
Fiserv	Liz Rauh	<b>Digital Banking Update:</b> Take digital banking to the next level by elevating the customer experience with a single platform designed for the way people want to bank. This session will cover an update on the Abiliti solution for consumers and businesses, as well as additional ways to enhance your engagement with customers all through a digital channel!	Fleur de Lis BC
3:00 PM - 3:45 PM	Break		Foyer

**3:45 PM - 4:15 PM - Wednesday Breakout Session 3A**

Vendor	Speaker(s)	Topic	Location
360 View	Chelsea Daniel Kevin Anderson	<b>Operating with an Enterprise-Wide Mindset:</b> CRM as a Total Bank Solution: The whole is greater than the sum of its parts. CRM is more than just a solution for sales and marketing or contact information. CRM should be the single pane of glass through which the client relationship is managed. It can bridge the gaps between departments, helping to increase both employee efficiencies as well customer service experiences. See how 360 View can help you create a comprehensive understanding of client engagement in all aspects of their relationship, which in turn will help you better support both your clients and employees.	Regal Suite
Benchmark and Avivatech	Tim Wolfe	<b>Taking Branch Automation to the Enterprise Level - From Manual Processes to Full Command of Cash Operations:</b> Cash automation presents an opportunity for financial institutions to unify their cash operations in ways that improve cash oversight and management, optimize the customer experience, and boost worker productivity and satisfaction. However, many financial institutions have not fully leveraged these solutions—or they may have not yet adopted this transformative technology. This presentation will look at the three distinct levels of cash management, contrasting the performance of financial institutions that use manual processes with those that implement a unified, automation-driven enterprise approach to cash operations.	South Ballroom

**3:45 PM - 4:30 PM - Wednesday Breakout Session 3B**

Fiserv	Norma Rieck	<b>Data &amp; Analytics:</b> A strong data strategy drives better understanding and anticipation of customer needs, service, growth channels and performance. Hear how financial institutions will be able to use new data tools and services via the Fiserv Data Cloud. This next gen data cloud will enable FI's of all sizes to aggregate data into a single source of truth, access simplified role-centric dashboards and integrate data with third parties via the AppMarket and Dev Studio in a seamless and real-time environment.	Fleur de Lis A
Fiserv	Brandon Lichti	<b>Cards Partnership in a Diverse and Changing Environment:</b> This session will showcase the technology powering our digital solutions, contact center, risk platform, rewards, disputes and analytics engines. We will also review CardHub. CardHub provides a credit and debit card.	Fleur de Lis BC

**Hospitality Night**

5:00 PM - 6:30 PM	<b>Beverages &amp; Light Hors d'Oeuvres</b>	2nd Floor Room 2110, 2112
6:30 PM - 11:00 PM	<b>Bourbon Balcony Open Until 11 PM - Throw some beads and hangout</b>	

## Thursday, October 20, 2022

Time	Event	Location
7:00 AM - 8:00 AM	<b>Breakfast</b>	<b>R'evolution</b>
8:00 AM - 11:15 AM	<b>Vendor Room OPEN</b>	Evangeline Suites

### General Session

8:00 AM - 8:10 AM	<b>Presidential Remarks</b> Jody Vanover, MSUG President - First Federal Bank of Louisiana, St Charles LA	<b>South Ballroom</b>
8:10 AM - 8:40 AM	<b>Morning Speaker: Genesys Technology Group</b> <b>How Project Management has become the lifeblood for Community Banking</b> Project Management is more important than ever. Do you have a process today to keep up? Are you documenting and staying on track to meet your deadlines	<b>South Ballroom</b>

### 8:50 AM - 9:50 AM - Thursday Breakout Session 4

Vendor	Speaker(s)	Topic	Location
<b>Fiserv</b>	<b>Ryan Brooke</b>	<b>Director Update:</b> Your bank's success depends on efficiently using and managing documents across your organization. Fiserv's Director suite combines document imaging and tracking, email and records management along with workflow coordination to bring greater productivity to your financial institution. Come see the latest features	<b>Regal Suite</b>
<b>Fiserv</b>	<b>Josh Murphy Davey Sands</b>	<b>Real Time Payments:</b> The payments landscape is rapidly evolving and consumers and businesses alike expect immediate payment options from their banks, but there is still some uncertainty about how to offer Real-Time Payments. Payments Exchange: RTP from Fiserv makes it easy to process end to end real time payments 24/7/365 through the RTP Network from The Clearing House. With immediate funds availability and payment certainty for commercial and retail customers, this innovative tool gives your financial institution an affordable option for adopting the newest payments rail.	<b>Fleur de Lis A</b>
<b>Peak Consulting</b>	<b>Brent Reynolds Brandy Nielson</b>	<b>Hot Topics in Bank Consulting &amp; Automation:</b> We will explore the latest hot topics in bank consulting and some of our newest projects. We will take a look at the areas of Loans, Deposits, Automation, and Business Analytics and discuss how advancements have answered the calls of our client's needs. We will be discussing RPA, Loan Boarding Automation, Workflow Account Opening, Core operation best practices and more.	<b>South Ballroom</b>
<b>Fiserv Output Solutions</b>	<b>Brad Brogan  Kellie Anglin</b>	<b>Statement Advantage - Strengthen Customer Experiences and Build a Better Brand:</b> Like any business, the strength of a bank's brand in the market it serves can be a key driver for growth and success. Exceptional customer experience is a critical component of a strong brand, so what can you do to help to enrich customer experiences? Join us to gain insights into the latest communication trends and how you can leverage Statement Advantage™ to curate omnichannel experiences that keep customers satisfied and loyal to your bank.  <b>Instant Issue Advantage - The Next Generation of Instant Issue Advantage™:</b> Are you looking for ways improve your cardholder engagement while reducing your IT and network complexities? Join us to learn about Hosted Instant Issue from Fiserv! This hybrid SAAS solution integrates with Premier and BPM, allowing you to provide cards on-demand without the need for significant network or IT investment. Also, for on-premise instant issue, learn about the upcoming release of TRISM 7.0 software.	<b>Fleur de Lis BC</b>

**10:00 AM - 10:30 AM - Thursday Breakout Session 5**

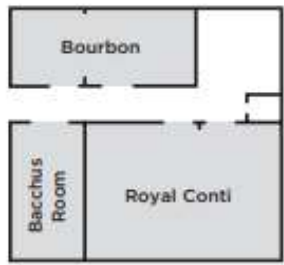
Vendor	Speaker(s)	Topic	Location
Fiserv	Sam Venhaus	<b>Robotic Process Automation (RPA):</b> Drive efficiency and grow your bank without adding staff by automating any labor intensive process with a 24x7 bot. Accelerate your deployment with prebuilt bots such as – loan onboarding, contact information update, fraud analysis, and more.	Fleur de Lis A
Fiserv	Laura Brodzik Jon Burmeister	<b>Notifi Update:</b> Real-time data enables real-time intelligence, analysis and understanding. For example, It protects against account takeover attempts. And real-time alerting lets your customers join in the fight against fraud and to manage their financial positions with timely and relevant information. Join this session to learn more about Notifi Alerts, Notifi Detect and Notifi Events that can be used in driving immediate decisions through real-time data.	Fleur de Lis BC
Nfina Technogies	Warren Nicholson	<b>Nfina Technologies Products and Services:</b> Warren Nicholson, CEO of Nfina Technologies (Mobile, AL) will present their products and services, as well as several case studies. Nfina is a US based manufacturer of Servers & Data Storage Systems including: Hyperconverged, Converged, SAN, NAS, Edge Devices, and Hybrid Cloud Solutions, and provider of turnkey managed services.	South Ballroom
RHA Banking	Denise Butler Ray Calhoun	<b>So Your Data Got Cleaned, Now What?</b> Join us to discuss the best practices to applying standards and routine data cleansing strategies that will keep your data sparkling clean. We will show you how BA, Nintex Workflow and RPA can work in conjunction to provide effortless data maintenance.	Regal Suite
10:30 AM - 11:15 AM	<b>Break: Refreshments Sponsored By ICI Consulting</b>		Foyer
11:15 AM - 11:30 AM	<b>Vendor Drawings - Must be present to win!</b>		South Ballroom
11:30 AM - 12:00 PM	<b>General Session - Business Meeting, Drawings, Adjourn</b>		South Ballroom

**See you in next year in Nashville, TN**

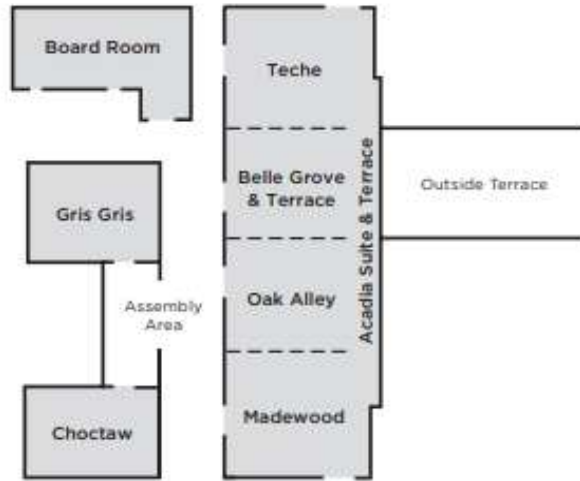


*October 17-19, 2023*

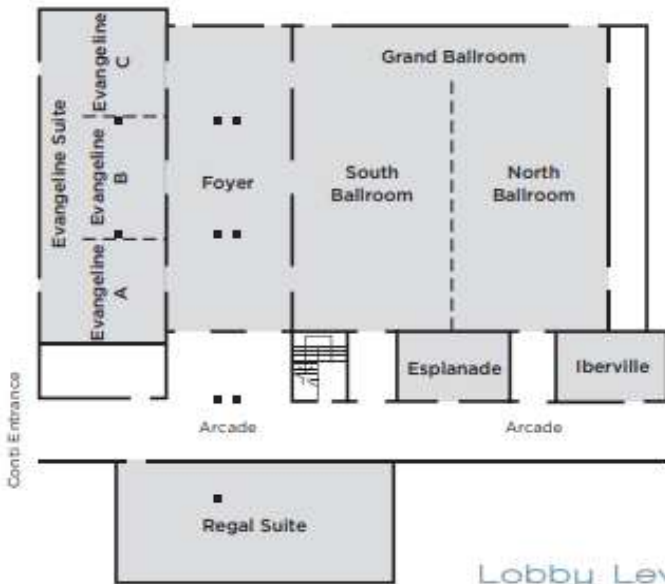
# MEETING ROOM PLANS



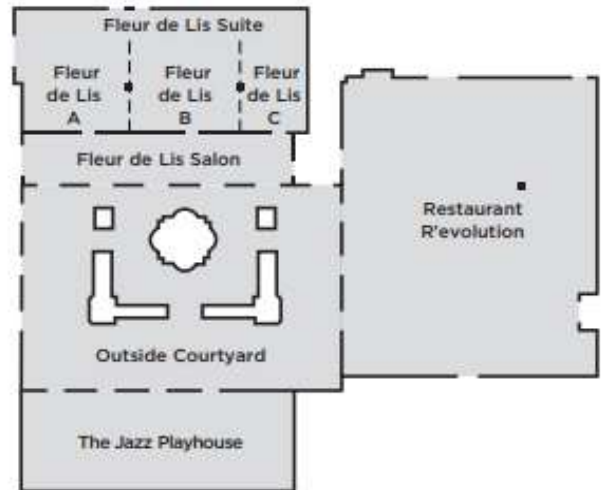
Lower Level



Level Two



Lobby Level - First Floor





# Speaker Bios - Training Day



**Aprel Doherty**  
**Assistant Director of Operations**  
**Stock Yards Bank & Trust, Louisville, KY**

Aprel has over 25 years of experience in banking with most of that time being involved in some aspect of the Lending process. She has worked at Large National Financial Institutions as well as smaller Community Banks who use a cross section of software solutions, product offerings and various service standards. She has worked in supporting roles for Lenders, been a member of numerous Merger & Acquisition Teams and for the last 17 years has overseen the Loan Operations Department for Stock Yards Bank & Trust.



**Debbie Dunkerson**  
**Senior Systems Administrator**  
**Fourth Capital Bank, Nashville, TN**

Debbie has been in banking for 32 years and has worked at 4 community banks in the operations area and 2 data centers, one being Fiserv – all on the Premier System. She loves solving problems and finding new ways to use the Premier systems to enhance not only the client experience but her coworkers experience as well. Primarily focused on all things deposit related (including BPM, Teller, TMS, EIM) but also has extensive knowledge of SCM, Premier FMS, and Director with a solid basic working knowledge of Loans. She loves being a part of the MSUG and sharing knowledge.



**Kyle Guillott**  
**Senior Application Support Specialist**  
**First Federal Bank of Louisiana, St Charles, LA**

Kyle has been with First Federal Bank of Louisiana for over 12 years and has served in Customer Service/Teller, Deposit Operations and Information Technology. Along with his IT experience as Senior Application Support Specialist, Kyle serves on several committees, planning groups and was a major part of the core conversion team. He is proficient in Business Analytics, Business Process Manager, Director Unity & Workflow, .Net and all core applications and main third party applications. Kyle has been a member of MSUG since 2018 and has taken part in training members. Kyle resides in Lake Charles, Louisiana.



**Lisa Luescher**  
**Business Analyst**  
**Stock Yards Bank & Trust, Louisville, KY**

Lisa has over 30 years of experience in the banking industry. She has worked in supporting and leadership roles within various operational functions for large national financial institutions and smaller community banks. For the last 10 years, she has provided core and loan software support for Stock Yards Bank & Trust.



**Lance Mercer**  
**SVP Information Systems & Director of Payments**  
**Progressive Bank, Monroe, LA**

Lance Mercer has served Progressive Bank in Monroe, Louisiana as Information Systems Manager since November 2015. He has over 20 years of experience in the Information Systems field, the last 17 of which have been in the banking industry. During his banking tenure he has managed a myriad of bank data center activities and initiatives including multiple core data conversions, data processing, telecommunications, disaster recovery/business continuity, online and mobile banking, and management automation. He attended Mississippi State University and the Forest Echoes Technical Institute where he earned his Cisco CCNA certification. He has represented banks at the MSUG since 2014 and served as president of the 2021 conference. Lance and his family reside in Beekman, LA.



**Tim Tomlinson**  
**SVP Information Technology**  
**The Farmers Bank, Portland, TN**

Tim has been with The Farmers Bank for over 30 years, beginning as a courier while attending college, then to bookkeeping and eventually network administration. He has 38 years of IT experience, including a degree in Managed Information Systems. Tim is a 1996 graduate of the Southeastern School of Banking and has served on numerous committees, planning and advocacy boards and is a long-standing member of the Mid-South User Group. He served as president of the 2017 MSUG conference and is currently an active board member. Tim and Vanessa, his wife of 27 years, reside in Portland, TN and have two daughters



**Dr Bruce Upton**  
**EVP-CIO/Risk Manager Officer**  
**Stone Bank, Mountain View, AR**

Dr. Bruce Upton served for over 20 years in the United States Air Force, including 10 years as a Communications Security Officer. He is an EVP at Stone Bank headquartered in Mountain View, AR and CEO of P5 Enterprises, a technology and compliance consulting firm. He has experience in project management, information security, data networking, IT audits, data encryption, and banking operations. Bruce has worked with the Texas Bankers Association and the Conference of State Bank Supervisors to help create the Corporate Account Takeover Guidance used in many states today. He holds his CISA, CISM, CISSP, CEH, CRISC, and Certified Forensics Investigator. Bruce has his Master of Science Degree in Operations Management from the University of Arkansas and has completed his PhD in the Management of Information Systems at the University of Arkansas at Little Rock.



**Joey Watson**  
**VP of Information Technology**  
**CCB Community Bank**

Joey has been a Technology professional for over 37 years with a broad background across various industries. Some of his most notable accomplishments at CCB were implementation of a complete hyperconverged virtual infrastructure across all branches. This has allowed CCB to continue to grow with ease, has saved the bank substantially in support costs over the years, and facilitates a strong cybersecurity posture. Additionally, Joey has prioritized a variety of automation initiatives at CCB, which enabled CCB to expand while maintaining and reducing IT operations staff. Joey is a father of three, a grandfather of four, and spends most of his spare time with family, traveling, and spoiling the grandkids.

# About Us: History of the Mid-South User Group



The user group was founded in 1986 by a group of banks that use the same hardware (Unisys now Burroughs) and ITI software (now Fiserv Premier). There was also a common need to share ideas and information with each other (Users helping Users).

The user group has members from the following states: Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia.

Member banks range from small community banks to larger (billion dollar banks). The size of the bank is irrelevant to membership, we all help each other. We have banks that are in-house as well as out-sourced (various Fiserv data centers) and use either IBM or Burroughs equipment.



# 2022 MSUG Bank Membership List

<b>Bank</b>	<b>City</b>	<b>State</b>
American Community Bank & Trust	Woodstock	Illinois
Andrew Johnson Bank	Greeneville	Tennessee
Armor Bank	Little Rock	Arkansas
BancCentral	Alva	Oklahoma
Bank of Columbia	Columbia	Kentucky
Bank of Commerce	Duncan	Oklahoma
Bank of Dawson	Dawson	Georgia
Bank of Holly Springs	Holly Springs	Mississippi
Bank of South Texas	Pharr	Texas
Bank of Springfield	Springfield	Illinois
Bank of Tampa	Tampa	Florida
Bank OZK	Little Rock	Arkansas
BNA Bank	New Albany	Mississippi
Byron Bank	Byron	Illinois
C & F Financial Corporation	West Point	Virginia
Camp Grove State Bank	Camp Grove	Illinois
Carroll Bank & Trust	Huntingdon	Tennessee
Carroll County Bank & Trust Co	Carrollton	Missouri
Catalyst Bank	Opelousas	Louisiana
CCB Community Bank	Andalusia	Alabama
Citizens Bank	New Haven	Missouri
Classic City Bank	Athens	Georgia
Coastal States Bank	Hilton Head Island	South Carolina
Colony Bank	Fitzgerald	Georgia
Commercial National Bank	Texarkana	Texas
Community Bank of El Dorado Springs	El Dorado Springs	Missouri
CornerStone Bank	Lexington	Virginia
Cypress Bank	Pittsburg	Texas
Elkton Bank and Trust	Elkton	Kentucky
Embassy National Bank	Lawrenceville	Georgia
F & M Bank	Clarksville	Tennessee
Family Bank	Pelham	Georgia
Farmers & Merchants	Baldwyn	Mississippi
Farmers and Merchants Bank	Stuttgart	Arkansas
Farmers and Merchants Bank	Sylvania	Georgia
Farmers Bank and Trust	Blytheville	Arkansas
Farmer's Bank of Milton	Carrollton	Kentucky
Farmers National Bank	Danville	Kentucky
Farmers State Bank	Mountain City	Tennessee
Feliciana Bank and Trust	Clinton	Louisiana
First Bank & Trust	Covington	Louisiana
First Bank of Chicago	Highland Park	Illinois
First Bank of the Lake	Osage Beach	Missouri
First Citrus Bank	Tampa	Florida
First Federal Bank NC	Dunn	North Carolina
First Federal Bank of Florida	Lake City	Florida
First Federal Bank of Louisiana	Lake Charles	Louisiana
First Mid Bank and Trust	Mattoon	Illinois
First National Bank of Ava	Ava	Illinois

<b>Bank</b>	<b>City</b>	<b>State</b>
First National Bank of Hartford	Hartford	Alabama
First National Bank of Livingston	Livingston	Texas
First Texoma National Bank	Durant	Oklahoma
Florida Capital Bank	Jacksonville	Florida
Focus Bank	Charleston	Missouri
Forcht Bank	Lexington	Kentucky
Fourth Capital Bank	Nashville	Tennessee
Freedom Bank of VA	Fairfax	Virginia
Georgia Primary Bank	Atlanta	Georgia
German American Bank	Jasper	Indiana
GrandSouth Bank	Greenville	South Carolina
Guaranty Bank and Trust Company	New Roads	Louisiana
Gulf Coast Bank and Trust Company	New Orleans	Louisiana
Heritage Bank	Burlington	Kentucky
Heritage Bank & Trust	Columbia	Tennessee
Home Bank National Association	Lafayette	Louisiana
INSOUTH Bank	Brownsville	Tennessee
JD Bank	Jennings	Louisiana
Legacy Bank	Grundy	Virginia
Legends Bank	Clarksville	Tennessee
Liberty Bank & Trust	New Orleans	Louisiana
Liberty National Bank	Edmond	Oklahoma
Marion Bank & Trust Company	Marion	Alabama
MCBank	Goldthwaite	Texas
Merchants & Farmers Bank of Dumas	Dumas	Arkansas
Merchants & Farmers Bank of Eutaw	Eutaw	Alabama
Merchants & Marine Bank	Pascagoula	Mississippi
Mid America Bank	Jefferson City	Missouri
Midwest Regional Bank	Festus	Missouri
Miners & Mechanics Bank	Durham	North Carolina
Miners Exchange Bank	Coeburn	Virginia
Montgomery Bank	Sikeston	Missouri
Nantahala Bank and Trust	Franklin	North Carolina
New First National Bank	El Campo	Texas
New Peoples Bank	Honaker	Virginia
Nodaway Valley Bank	Saint Joseph	Missouri
North Georgia National Bank	Calhoun	Georgia
Ozarks Federal Savings & Loan Assoc	Farmington	Missouri
Peoples Bank & Trust	Buford	Georgia
Peoples Bank of Kentucky	Flemingsburg	Kentucky
Peoples Exchange Bank	Winchester	Kentucky
Peoples Exchange Bank of Monroeville	Monroeville	Alabama
Persons Banking Company	Perry	Georgia
Piggott State Bank	Piggott	Arkansas
Planters Bank	Hopkinsville	Kentucky
Progressive Bank	Monroe	Louisiana
Security Bancorp of TN	Dyersburg	Tennessee
South Central Bank	Glasgow	Kentucky
Sterling Bank	Poplar Bluff	Missouri
Stock Yards Bank & Trust Co	Louisville	Kentucky
Stone Bank	Mountain View	Arkansas
Sullivan Bank	Sullivan	Missouri
Sumner Bank & Trust	Gallatin	Tennessee
The Bank of Marion	Marion	Virginia

**Bank**

The Bradford National Bank  
The Farmers and Merchants Bank  
The Farmers Bank  
The Farmers Bank  
The Hardin County Bank  
The Peoples Bank of SC  
TNBANK  
United Community Bank  
United Community Bank  
United Southern Bank  
Unity Bank of Mississippi  
Village Bank  
West Alabama Bank

**City**

Greenville  
Mountain Home  
Portland  
Frankfort  
Savannah  
Iva  
Oak Ridge  
Raceland  
Blairsville  
Umatilla  
Holly Springs  
Midlothian  
Reform

**State**

Illinois  
Arkansas  
Tennessee  
Indiana  
Tennessee  
South Carolina  
Tennessee  
Louisiana  
Georgia  
Florida  
Mississippi  
Virginia  
Alabama



# 2021-2022 MSUG Officers

Jody Vanover, President  
Julie Riggs, Vice-President  
Uykia Phillips, Secretary/Treasurer

First Federal Bank of Louisiana, Lake Charles LA  
Stock Yards Bank & Trust, Louisville KY  
Fourth Capital Bank, Nashville TN

## MSUG Past Presidents

2019-2021	Lance Mercer	Progressive Bank, Monroe LA
2018-2019	Delores Nixon	Arkansas County Bank, Dewitt AR
2017-2018	Tom Coltharp	BNA Bank, New Albany MS
2016-2017	Tim Tomlinson	The Farmers Bank, Portland TN
2015-2016	Cindy Burchfield	Peoples Bank, Mendenhall MS
2014-2015	Joey Watson	CCB Community Bank, Andalusia AL
2013-2014	Joann West	Farmers & Merchants Bank, Stuttgart AR
2012-2013	Carrie Ann	Newsome Peoples Exchange Bank, Monroeville AL
2011-2012	Marshall Puckett	West Alabama Bank, Reform AL
2010-2011	Matt Meynardie	Merchants & Farmers Bank, Eutaw AL
2009-2010	Rhonda Stollings	Legacy Bank, Grundy VA
2008-2009	Julie Harris	Peoples Bank, Mendenhall MS
2007-2008	Mollie Hamilton	CB&S Bank, Russellville AL
2006-2007	Andy McMillon	First State Bank, Holly Springs MS
2005-2006	Phillip Waggett	Nexity Bank, Birmingham AL
2004-2005	Ginger Owen	Bank of Holly Springs, Holly Springs MS
2003-2004	Becky LaBorde	Exchange Bank, Natchitoches, LA
2002-2003	Tammy Joseph	Liberty Bank, New Orleans LA
2000-2002	Darlene Matherene	First Bank & Trust, New Orleans LA
1999-2000	Julia Owens	Bank of Bartlett, Bartlett TN
1998-1999	Brenda Steele	Pinnacle Bank, Jasper AL
1997-1998	Mike Travis	Munford Union Bank, Munford TN
1996-1997	Debbie Grissett	Covington County Bank, Andalusia AL
1995-1996	Irene Baxley	Pulaski Bank & Trust, Little Rock AR
1994-1995	Brenda Watson	First National Bank, Dewitt AR
1993-1994	Robin Pitre	Iberville Bank, Addis LA
1992-1993	Julia Speegle	Merchants & Farmers Bank, Dumas AR
1991-1992	Rick McDaniel	Merchants & Farmers Bank, Kosciusko MS
1990-1991	Lynda Bizette	Bank of New Roads, New Roads LA
1989-1990	Janie Atkins	Bank of Barlett, Bartlett TN
1988-1989	Larry Johnson	NBA, North Little Rock AR
1987-1988	Jerry Dulaney	First National Bank, New Albany MS
1986-1987	Sherry Criswell	First National Bank, Dewitt AR



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