



# 2023 Mid-South User Group

2023 Annual Meeting Agenda  
Nashville, TN  
The Virgin Hotel  
October 17-19, 2023

## Monday - October 16, 2023 (Pre-Conference)

Time	Event	Location
6:00 PM	MSUG Board Meeting	Great Room 1
<b>Pre-Conference Activity</b>		
7:30 PM- 9:00 PM	Songwriter's Night Sponsored by Safe Systems and MSUG Pre-Registration Required	Maybelle Room (pre-registered only)

## Tuesday - October 17, 2023

Time	Event	Location
<b>Registration</b>		
7:00 AM - 8:00 AM	Registration	Pre-Function
7:00 AM - 8:00 AM	Breakfast	Outdoor Terrace
<b>Morning Training Sessions</b>		
8:00 AM - 12:00PM	Morning Training Sessions	
<b>**Please note there will be a break from 9:30 - 10:00 outside of the Great Room**</b>		
<b>Option 1: Loan Training - Brent Reynolds, Peak Consulting, LLC</b>		<b>Great Room 1</b>
<b>Non-Accrual/Charge-Off/Shadow Loan Accounting</b>		
In this session we'll discuss why loans go into Non-Accrual/Charge off and the results of those transactions to the GL. We'll also review Shadow Loan Accounting, its advantages, and how it can be fully automated. There are many complexities to this subject so come with your questions and we'll dig into it together.		
<b>Interest Methods, Payment Processing, and associated Specs</b>		
We'll discuss how the different Interest Methods work and what loans they are commonly associated with. We'll review payment processing best practices and the specs that impact payment billing/splits. We'll also discuss how Product specifications impact loan function and if used properly how it improves accuracy/efficiency.		
<b>Option 2: Deposit Training - Debbie Dunkerson, Fourth Capital Bank</b>		<b>Great Room 2</b>
<b>Anatomy of Deposit Specifications</b>		
General Specs vs Class Specs; Service Charge Specs vs Credit Back Specs; RRM		
<b>Deposits</b>		
Premier Analysis - the basics; EIM - NSF Charges vs Decision Plans; Acct Maintenances/balances		
<b>Open Discussion</b>		
<b>Option 3: Business Analytics, Phil Boon, Peak Consulting, LLC</b>		<b>Great Room 3</b>
<b>5.1 Basic and Advanced Functions</b>		
Whether looking to create a basic report, learn how to leverage Master-Detail relationships, or build Join and Union queries, this session is for you! We will cover some of the basic and advanced features of Business Analytics 5.1.		
<b>Option 4: IT Workflow Automation - Andy Newton, The Peoples Bank of SC</b>		<b>Shag Room until 9:30 then Maybelle</b>
<b>The Intranet</b>		
The foundation of your business automation. Learn how Office 365 can and easily give you a professional looking and functional place to being your business process automation journey. Lists, views, and security all work together.		
<b>Examples of Business Process Automation</b>		
Get a glimpse into the process that have been automated and the benefits gained at The Peoples Bank of South Carolina. Processes like Employee On/Off Boarding, Loan Maintenance Requests, Debit Card Maintenance Requests, Expense Reports, AP Invoice Approvals, Exception Tracking, and more.		

<b>The Tools</b>		
There are many forms and workflow tools available. Why did we choose the tools we selected.		
<b>Forms Creation</b>		
How a forms tool can quickly help you design user friendly forms for your bank and be dynamic based on your needs, security roles, and dynamic data.		
<b>Workflow Creation</b>		
Get a behind the scenes view into workflow construction and some best practices. Your processes are unique, and workflows can be created to match your needs.		
<b>User Consoles</b>		
See how User Consoles are created in SharePoint and used by the end users and how it helps organize their tasks from all the apps created.		
<b>Reporting on Workflows</b>		
Learn how SharePoint can give you reports on your business process and how design is important when wanting a sound report in the end.		
<b>Questions and Answers</b>		
12:00 PM - 1:00 PM	<b>Lunch</b>	<b>Outdoor Terrace</b>
<b>Afternoon Training Sessions</b>		
1:00 PM - 4:00 PM	<b>Afternoon Training Sessions</b>	
<b>**Please note there will be a break from 2:00PM - 2:30PM outside of the Great Room**</b>		
<b>Option 1: Loan Training - Brent Reynolds, Peak Consulting, LLC</b>		<b>Great Room 1</b>
<b>Loan Coding, Integration, and Roundtable Questions</b>		
In this session we'll go through an overview of loan coding. We'll discuss what should be at the Loan Level, Line Level and Collateral Level. We'll also review how integration works and how it can be optimized so there are not hundreds of tables. We'll take some time at the end of this session to go through some round table questions.		
<b>Participation Loans</b>		
In this session we'll go through Bought Parts, Sold Parts, and Serviced Parts. What are the differences? How do we optimize them on the system. We'll dig into the best practices and some of the common myths around how these work.		
<b>Open Discussion</b>		
<b>Option 2: Deposit Training - Amanda Davis, Bank OZK</b>		<b>Great Room 2</b>
<b>New Accounts/Account Revision</b>		
Adding procedures/policy hyperlinks for frontline to assist bankers Add on services within the workflow check ordering, my change keeper, automatic transfers, direct deposit authorization form, business online enrollment Hard stops for bankers to reroute users when you identify an exception - Automated Transitions/User Prompted Transitions		
<b>How to make actions work for you!!</b>		
Display Messages; E-Mail Messages; Display HTML Message Launch Application - Verafin, internal sites, etc.		
<b>Maintenance Services</b>		
Closing account and Hot Card with Instant Reissue Services (one stop shop) COD Change Request - Renewals Address Changes - Form conditioning to eliminate dual entry Business Online Enrollment		
<b>Open Discussion - Questions about BPM - Bring your laptops and Live Examples</b>		
<b>Option 3: RPA - Phil Boon, Peak Consulting, LLC</b>		<b>Great Room 3</b>
<b>Industry Trends and Best Practices in Nintex RPA LE (Foxtrot)</b>		
Interested in learning what trends we are seeing in the automation space of the banking industry? In this session, we will discuss which projects banks have been prioritizing, additional automation use-cases, and our best practices when it comes to writing Botflows in Nintex RPA LE (Foxtrot). Creating a Workflow Using Nintex Automation Cloud		
<b>Creating a Workflow Using Nintex Automation Cloud</b>		
This session will focus on automating a customer feedback workflow utilizing Nintex Automation Cloud. We'll talk usecases, connectivity to external systems such as SharePoint or Salesforce, and API capabilities.		
<b>Round Table Discussion</b>		

<b>Option 4: IT Cybersecurity - Bruce Upton, Stone Bank</b>		<b>Maybelle Room</b>
<b>Vendor Meet and Greet</b>		
2:00 PM - 4:30 PM	<b>Vendor Setup</b>	<b>Manor Room</b>
5:00 PM - 6:00 PM	<b>Vendor Meet and Greet - Boot Scootin' Boogie</b>	<b>Manor Room</b>

**Wednesday - October 18, 2023**

<b>Time</b>	<b>Event</b>	<b>Location</b>
<b>Registration</b>		
7:00 AM - 7:30 AM	<b>Registration</b>	<b>Pre-Function</b>
7:00 AM - 8:00 AM	<b>Breakfast</b>	<b>Outdoor Terrace</b>
8:00 AM - 12:00 PM	<b>Vendor Room OPEN</b>	<b>Manor Room</b>
<b>General Session</b>		
8:00 AM - 8:15 AM	<b>Welcome/Opening Comment</b> Julie Riggs, MSUG President - Stock Yards Bank & Trust Co., Louisville, KY	<b>Great Room 1,2 &amp; 3</b>
8:15 AM - 9:15 AM	<b>Fiserv - Dave Wegman, SVP &amp; General Manager of Premier Solutions</b> Fiserv Executive Message	
9:15 AM - 10:00 AM	<b>Fiserv - Dan Ulrich</b> Premier 2023.x Releases w/other enhancements, NSF Re-presentments, expanded FDIC insurance Coverage, updates on the Premier UI and Real-time Loan transactions.	
10:00 AM - 10:30 AM	<b>Break</b>	<b>Manor Room</b>
<b>Time</b>		
10:30 AM - 11:15 AM	<b>Fiserv</b> Open Data Powered by Snowflake	<b>Great Room 1,2 &amp; 3</b>
11:15 AM - 12:00 PM	<b>Fiserv</b> Service and Support Update	
12:00 PM - 1:00 PM	<b>Lunch</b>	<b>Outdoor Terrace</b>
12:30 PM - 4:45 PM	<b>Vendor Room OPEN</b>	<b>Manor Room</b>
<b>1:00 PM - 1:50 PM - Wednesday Breakout Session 1</b>		
<b>Unisys/Burroughs</b>	<b>TBD</b>	<b>Learn how with Cyber Recovery from Burroughs and Unisys you can:</b> Create a Cyber Recovery environment useful to In-house and Hosted Banks that is invisible to hackers. Detect intrusion and then isolate and sanitize recovery systems. Restore data and get back to "business as usual" - even on day zero of an attack - to ensure business contitunity. Be confident that you can survive a severe ransomware attack. Streamline security and regulatory compliance by safeguarding against data theft, destruction and ransom attacks. All with the opportunity to win \$200 Gift Card while attending this session.
<b>Fiserv</b>	<b>TBD</b>	<b>Real-time Payments:</b> The payments landscape is rapidly evolving, customers 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 through the RTP Network from TCH. With the immediate funds availability and payment certainty, this tool gives your FI an affordable option for adopting the newest payments rail.
<b>Fiserv</b>	<b>TBD</b>	<b>Open Finance - Communicator Open, Developer Studio, AppMarket:</b> Every bank has opportunities to expand into new fintech relationships and benefit from new revenue streams through the use of financial services. We'll look at how to leverage open APIs and discuss the Fiserv ecosystem that provides a variety of options for fintechs and 3rd parties to integrate with Fiserv and offer solutions to our core clients. Get an update on Developer Studio and AppMarket and learn how banks can use embedded finance to streamline financial processes, extend customer relationships, and increase ROI and revenue.

**1:00 PM - 1:50 PM - Wednesday Breakout Session 1 (continued)**

Time	Event	Location
Fiserv	TDB <b>Card Services - 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 analytic engines. We will also review CardHub.	Maybelle Room

**2:00 PM - 3:00 PM - Wednesday Breakout Session 2**

Vendor	Speaker(s)	Topic	Location
SafeSystems	Emily Strickland	<b>The *NEW* Playbook for Third Party Engagement:</b> 2023 has shaped up to be the year of greater third party scrutiny. Staying compliant with the recent regulatory changes requires a whole new approach to Third Party Risk Management (TPRM). Since third parties are the largest single source of risk for most FIs, you must remain <u>both</u> compliant and secure. Effective management of this "inherited risk" requires a thorough understanding of the new regulatory expectations. Join us in this session to as we delve into these expectations and discover the necessary changes that financial institutions must makes to their existing TPRM practices. Don't miss out on preparing for the evolving landscape!	Great Room 1
Fiserv	TDB	<b>Director Update:</b> Your bank's success depends on efficiently using 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 and solutions for Director designed to help you manage and access your documents in an easy and efficient manner.	Great Room 2
Oculus-Software	Shaw Lokey	<b>Solutions in Plain Sight:</b> The RMS Titanic sank on April 14, 1912, because lookouts had limited visibility and couldn't see the iceberg directly ahead. A helicopter crashed into a mountain in Calabass, California on January 20, 2020, killing Kobe Bryant and 8 others because the pilot couldn't see through the clouds. Both tragedies could have been prevented if the operators had more visibility into the dire situations ahead. Come explore how BNControl can provide you with tools and insight to help navigate daily challenges within your banks.	Great Room 3
Fiserv	TDB	<b>Digital Update:</b> Consumers and business expect intelligent digital experiences. But it can be difficult for financial institutions to deliver innovative digital experiences quickly and efficiently to meet these expectations. Explore how to accelerate your digital innovation with Experience Digital, a simple, connected financial digital ecosystem. Learn best practices and innovative solutions to deliver industry leading digital experiences.	Maybelle Room

3:00 PM - 3:45 PM	Break	Manor Room
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**3:45 PM - 4:15 PM - Wednesday Breakout Session 3**

Vendor	Speaker(s)	Topic	Location
Acumen	Sonny Clark	<b>Leveraging Artificial Intelligence (AI) in Community Banking:</b> As the AI industry has evolved, understanding its nuances has become pivotal. Sonny Clark invites you an enlightening 30-minute session where he will share his experiences in the world of AI. In this engaging presentation, you will get a brief overview of AI, definitions, technologies, and the most current trends shaping the AI landscape. Sonny will not only spotlight the benefits of AI but also address potential challenges and privacy considerations inherent in this swiftly advancing technology. We will review a few practical AI tools and applications that you can incorporate into your everyday operations. Discover how to harness the power of AI to optimize your day!	Great Room 1

### 3:45 PM - 4:15 PM - Wednesday Breakout Session 3 (continued)

<b>Benchmark Technology Group</b>	<b>Tim Wolfe</b>	<b>Power in You Corner: - How Financial Institutions Can Leverage Managed Services &amp; Logistics to Boost Resiliency and Ensure Consistent, Profitable Customer Experiences:</b> As financial institutions struggle to provide omni-channel experiences for merchant and consumers, they need resources to manage their technology platform and free their internal staff for more high-priority initiatives. Managed services offer an opportunity for financial institutions to tap into a valuable and proven talent reservoir. This presentation will look at the ROI for retaining outsourced services to manage conversion projects, new application implementations and help desk support. You will gain a greater understanding of how to use services through flexible arrangements such as blocks of hours, project-based contracts and program management. This presentation will provided case study overviews of banks and credit unions that have successfully leveraged managed services to complete large scale conversion projects on budget and on time to maintain consistent customer experiences across RDC programs.	<b>Great Room 2</b>
<b>Lumin Digital</b>	<b>DJ Kissler Katie McGhee</b>	<b>Accelerate your growth and secure customer loyalty through digital banking:</b> Lumin Digital's cloud-native banking platform is designed to help financial institutions accelerate their growth and drive customer loyalty. During this demo, you'll learn how Lumin's unique approach and architecture reduce the burden on your staff by making customization, innovation, and improvement, easier, faster, and more consistent. It's a difference that financial institutions and their users will see and feel almost immediately.	<b>Great Room 3</b>
<b>Finosec</b>	<b>Beth Sumner</b>	<b>Governance 360:</b> Information Security & Cyber Security for banks shouldn't be overwhelming. Gone are the days of excessive manual labor required for a bank's user access validation and information security program. Say goodbye to complexity and hello to a new and simple automated solution: Governance360 by Finosec.	<b>Maybelle Room</b>

### Hospitality Night

5:00 PM - 6:30 PM	<b>Beverages &amp; Light Hors d'Oeuvres</b>	<b>Outdoor Terrace</b>
6:30 PM - 10:00 PM	<b>Hospitality Night (Live Music, Lawn Jenga, Connect 4 and Corn Hole)</b>	

### Thursday, October 19, 2023

Time	Event	Location
7:00 AM - 8:00 AM	<b>Breakfast</b>	<b>Outdoor Terrace</b>
8:00 AM - 11:15 AM	<b>Vendor Room OPEN</b>	<b>Manor Room</b>
<b>General Session</b>		
8:00 AM - 8:10 AM	<b>Presidential Remarks</b> Julie Riggs, MSUG President - Stock Yards Bank & Trust Co., Louisville, KY	<b>Great Room 1, 2 &amp; 3</b>
8:10 AM - 8:40 AM	<b>Morning Speaker: Clarium Managed Services</b>	

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

Vendor	Speaker(s)	Topic	Location
Acumen	Keith Maune	<b>Back to the Basics:</b> Come join Keith Maune as he shines a light on the often overlooked aspects of IT security. With ever escalating cyber threats, he focuses not on obscure, low probability vulnerabilities, but rather on the everyday security issues that pose a tangible risk to your institution. Discover the power of simple yet effective practices such MFA enforcement, embracing single sign on, the use of separate admin accounts, as well as many other issues he sees often that have easy solutions. What cloud services have your signed up for? Are they compliant with your bank's policies? Who is safeguarding the data? These might not show up in a standard vulnerability report, but Keith will emphasize their significance in shaping a resilient security infrastructure. With years of experience in technology and advising community bank, he is eager to share insights that could save you from a future security risk. Focusing on the "small stuff" that can make a big difference. Join us for this session and learn how you can help your institution stay one step ahead in the ever-evolving landscape of cybersecurity threats.	Great Room 1
Fiserv	TBD	<b>Premier UI:</b> This session will focus on the latest updates on the Premier UI. Join a live presentation to review all of the new and exciting features of the new UI. We will also discuss best practices for using the Premier UI and the go forward strategy for Navigator.	Great Room 2
SBS Cyber	David Edwards	<b>Today's Ransomware Threat - Don't Lose Your Data (And Your Business):</b> As you can see from watching the news, ransomware trends continue to rise. Ransomware was a \$20 BILLION industry in 2023 and projects to exceed \$265 BILLION by 2031. The average ransom demand continues to increase, as do the number of organizations being targeted, with no signs of slowing down. Join us to recap the statistics related to ransomware and learn how to prepare for this growing threat. Numerous published best practices will be reviewed to assist our organization to build stronger defenses. We'll also reflect on lessons learned from case studies captured from real-world ransomware cases he has worked through. In this session, we will cover the following topics: Ransomware Trends, How Ransomware Infections Begin, Top Controls to Mitigate Risk and Lessons Learned.	Great Room 3
Fiserv	TBD	<b>Digital Update:</b> Consumers and business expect intelligent digital experiences. But it can be difficult for financial institutions to deliver innovative digital experiences quickly and efficiently to meet these expectations. Explore how to accelerate your digital innovation with Experience Digital, a simple, connected financial digital ecosystem. Learn best practices and innovative solutions to deliver industry leading digital experiences.	Maybelle Room

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

Vendor	Speaker(s)	Topic	Location
Alkami	TBD	<b>The Elements of a Powerful Digital Sales and Service Platform with Alkami:</b> By pairing the digital banking platform with insights and marketing automation, financial institutions can target their account holders with personalized engagements and cross sell offers directly in the institution's platform. This innovative approach not only heightens the customer experience but is also a significant driving force for engagement and long term loyalty. Discover more about how Alkami can transform your digital banking platform into a sales and service engine, fueling revenue for your institution.	Great Room 1

**10:00 AM - 10:30 AM - Thursday Breakout Session 5 (continued)**

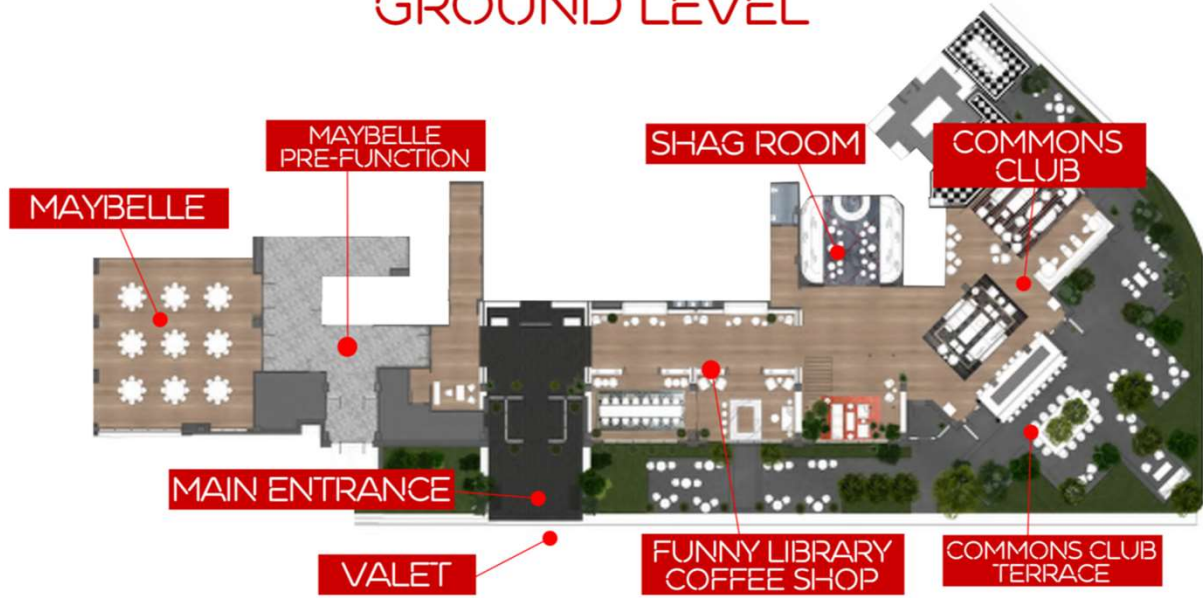
<b>Telar Software</b>	<b>Colin Savells</b>	<b><u>Reducing Bank Dependency on Excel and Paper Forms through RPA:</u></b> In this session, Colin Savells, SVP of Revenue at Telar Software, will focus on the importance of integrating back end operations and utilizing automated workflow tools to enhance loan and deposit processes. We'll discuss how technology integrations can help bankers streamline their lending operations and enhance the customer experience. Learn about best practices for integrating with new technologies and gain practical insights on how to implement these solutions at your bank.	<b>Great Room 2</b>
<b>UniLink</b>	<b>Enzo Gugliotta</b>	<b><u>UniLink - Branch Automation and Hardware Fulfillment Services:</u></b> UniLink is a one-stop solution partner for branch automation and hardware fulfillment services which assists financial institutions in increasing efficiency and productivity. It is vital to keep your financial institution up-to-date with the latest technologies and provide customers with easy access to banking services. Enzo will discuss how UniLink can assist with streamlining workflows, equipment maintenance services, and fulfillment management.	<b>Great Room 3</b>
<b>Fiserv</b>	<b>TBD</b>	<b><u>Notifi Suite (Alerts, Detect, Events):</u></b> Notifi supports innovative digital experiences for financial institutions and their fintech partners, including opportunities for better integration, greater personalization, and real-time alerts and fraud mitigation. Join us as we take a look under the hood to Notifi to see how event tracking and proactive delivery of financial information provide the rails of real-time integration.	<b>Maybelle Room</b>
10:30 AM - 11:15 AM	<b>Break: See Sponsor List</b>		<b>Manor Room</b>
11:15 AM - 11:30 AM	<b>Vendor Drawings - Must be present to win!</b>		<b>Great Room 1, 2 &amp; 3</b>
11:30 AM - 12:00 PM	<b>General Session - Business Meeting, Drawings, Adjourn</b>		

**See you in next year in Orange Beach, AL**

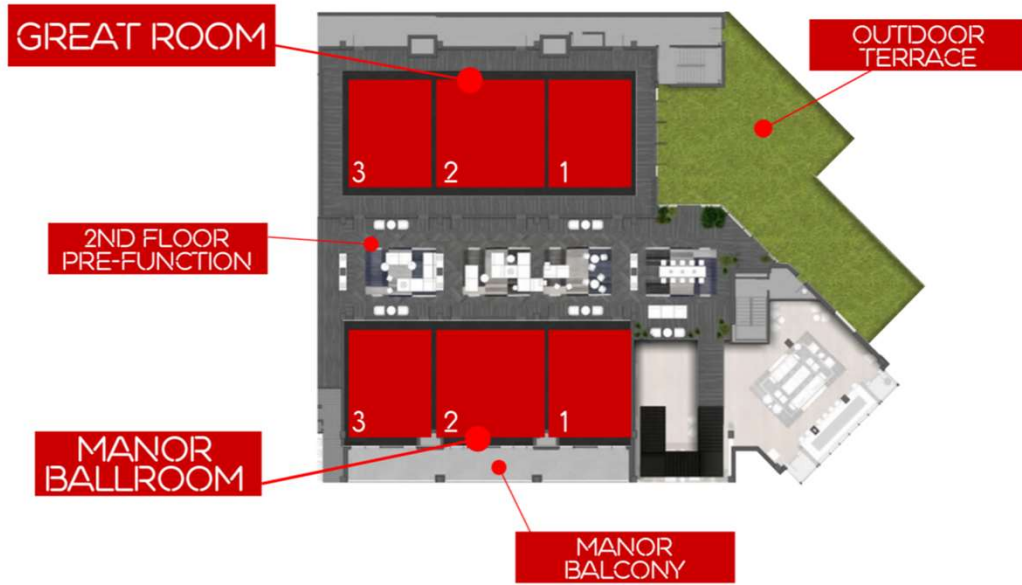


*October 21 - 23, 2024*

# GROUND LEVEL



# SECOND LEVEL





# Speaker Bios - Training Day



**Brent Reynolds**  
**President/Consulting Director**  
**Peak Consulting LLC**

Brent has been working in the banking industry since 2007, when he was hired at Fiserv. During his time at Fiserv he worked in the Loan department providing technical expertise to customers about the Premier® Loan Accounting System (LAS). He then moved into a resource role providing support to other SME's at the Lincoln location as well as for the outsourced datacenter personnel. He trained new staff and provided advanced training to existing staff. Brent enjoyed working with banks in a consultative role and pursued developing a business model around providing best practice work to Fiserv Premier® clients. His work was very successful and he became responsible for running the consulting business related to the Premier® Deposit and Loan Applications. He received numerous awards but his greatest accomplishments were the satisfied customers, averaging 78% repeat business. Brent continues to work with clients on best practices and developing new solutions to help clients with improving efficiency, software knowledge, and revenue growth.



**Phil Boon**  
**Technical Architect**  
**Peak Consulting LLC**

Phil graduated from the University of Nebraska Kearney with a degree in Business Administration with an Emphasis in Management. He started his community banking career in 2009 as a teller at a Fiserv core bank and has worked in a variety of roles and locations across the US for both community banks and large corporate financial institutions.

As a self-taught programmer and automation champion, he leverages his knowledge of Fiserv



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

Debbie has been in banking for 33 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.



**Amanda Davis**  
**VP Operations Systems Support/BPM Administrator**  
**Bank OZK, Little Rock, AR**

Amanda has been with bank OZK for 19 years. She has vast experience in Deposit Operations, Loan Operations and System Operations. During her career, she has worked on 13 Bank acquisitions along with numerous improvement projects. She administrates over 80,000 monthly BPM sessions, and 90 BPM workflow services. Bank OZK is headquartered out of Little Rock, Arkansas, has 228 branches across 5 states and \$26B AUM.



**Andy Newton**  
**Chief Information Officer**  
**The Peoples Bank of SC, Anderson, SC**

Andy is the CIO for The Peoples Bank of SC and has brought his years of experience in working with other institutions such as Palmetto Bank, United Community Bank and Bank of America on business process automation. Prior to his stint at The Peoples Bank, Andy worked as a consultant with banks and other companies on setting up and designing Websites in Office 365 in addition to creating workflows that meet the business process needs of the organization. In addition to working with Banks, Andy spent 7 years working with PeopleSoft as a sales engineer and product manager with their Financial Services Products and guided the creation of application for Retail/Commercial Banking and Wealth Management.



**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.

# 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, California, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia and Wisconsin.

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.



# 2023 MSUG Bank Membership List

<b>Bank</b>	<b>City</b>	<b>State</b>
CCB Community Bank	Andalusia	Alabama
First National Bank of Hartford	Hartford	Alabama
Friend Bank	Slocomb	Alabama
Marion Bank & Trust Company	Marion	Alabama
Merchants & Farmers Bank of Eutaw	Eutaw	Alabama
MidSouth Bank	Dothan	Alabama
Peoples Exchange Bank of Monroeville	Monroeville	Alabama
West Alabama Bank	Reform	Alabama
Anstaff Bank	Green Forest	Arkansas
Armor Bank	Little Rock	Arkansas
Bank OZK	Little Rock	Arkansas
Farmers and Merchants Bank	Stuttgart	Arkansas
Farmers Bank and Trust	Blytheville	Arkansas
Merchants & Farmers Bank of Dumas	Dumas	Arkansas
Piggott State Bank	Piggott	Arkansas
Stone Bank	Mountain View	Arkansas
Central Valley Community Bank	Fresno	California
Bank of Tampa	Tampa	Florida
First Federal Bank of Florida	Lake City	Florida
Florida Capital Bank	Jacksonville	Florida
Intercoastal Bank	Daytona Beach	Florida
United Southern Bank	Umatilla	Florida
Bank of Dawson	Dawson	Georgia
Classic City Bank	Athens	Georgia
Colony Bank	Fitzgerald	Georgia
Community Bank of Pickens County	Jasper	Georgia
Embassy National Bank	Lawrenceville	Georgia
Family Bank	Pelham	Georgia
Farmers and Merchants Bank	Sylvania	Georgia
First Bank of Pike	Molena	Georgia
First State Bank of Randolph County	Cuthbert	Georgia
Georgia Primary Bank	Atlanta	Georgia
Glennville Bank	Glennville	Georgia
North Georgia Natinoal Bank	Calhoun	Georgia
Peoples Bank & Trust	Buford	Georgia
Rochelle State Bank	Rochelle	Georgia
United Community Bank	Blairsville	Georgia
American Community Bank & Trust	Woodstock	Illinois
Bank of Springfield	Springfield	Illinois
Bank of Washington	Washington	Illinois
Byron Bank	Byron	Illinois
Camp Grove State Bank	Camp Grove	Illinois
Community Partners Savings Bank	Salem	Illinois
FCB Banks	Collinsville	Illinois
First Bank of Chicago	Highland Park	Illinois
First Mid Bank and Trust	Mattoon	Illinois
First National Bank of Ava	Ava	Illinois
First State Bank	Menoda	Illinois

<b>Bank</b>	<b>City</b>	<b>State</b>
First Women's Bank	Chicago	Illinois
Millennium Bank	Des Plaines	Illinois
Peoples Bank & Trust	Pana	Illinois
The Bradford National Bank	Greenville	Illinois
German American Bank	Jasper	Indiana
The Farmers Bank	Frankfort	Indiana
The People's State Bank	Ellettsville	Indiana
Capra Bank	Dubuque	Iowa
Bank of Columbia	Columbia	Kentucky
Elkton Bank and Trust	Elkton	Kentucky
Farmer's Bank of Milton	Carrollton	Kentucky
Farmers National Bank	Danville	Kentucky
Forcht Bank	Lexington	Kentucky
Heritage Bank	Burlington	Kentucky
Peoples Bank of Kentucky	Flemingsburg	Kentucky
Peoples Exchange Bank	Winchester	Kentucky
Planters Bank	Hopkinsville	Kentucky
South Central Bank	Glasgow	Kentucky
Stock Yards Bank & Trust Co	Louisville	Kentucky
Feliciana Bank and Trust	Clinton	Louisiana
First Federal Bank of Louisiana	Lake Charles	Louisiana
Guaranty Bank and Trust Company	New Roads	Louisiana
Gulft Coast Bank and Trust Company	New Orleans	Louisiana
Home Bank National Association	Lafayette	Louisiana
JD Bank	Jennings	Louisiana
Liberty Bank & Trust	New Orleans	Louisiana
Progressive Bank	Monroe	Louisiana
United Community Bank	Raceland	Louisiana
Home Federal Savings Bank	Rochester	Minnesota
Bank of Holly Springs	Holly Springs	Mississippi
BNA Bank	New Albany	Mississippi
Farmers & Merchants	Baldwyn	Mississippi
Merchants & Marine Bank	Pascagoula	Mississippi
Unity Bank of Mississippi	Holly Springs	Mississippi
Citizens Bank	New Haven	Missouri
Community Bank of El Dorado Springs	El Dorado Springs	Missouri
First Bank of the Lake	Osage Beach	Missouri
Focus Bank	Charleston	Missouri
Mid America Bank	Jefferson City	Missouri
Midwest Regional Bank	Festus	Missouri
Montgomery Bank	Sikeston	Missouri
Nodaway Valley Bank	Saint Joseph	Missouri
Ozarks Federal Savings & Loan Association	Farmington	Missouri
Sterling Bank	Poplar Bluff	Missouri
Sullivan Bank	Sullivan	Missouri
First Federal Bank NC	Dunn	North Carolina
M&F Bank	Durham	North Carolina
Nantahala Bank and Trust	Franklin	North Carolina
Richwood Bank	Richwood	Ohio
Riverhills Bank	Milford	Ohio
BancCentral	Alva	Oklahoma
Bank of Commerce	Duncan	Oklahoma
First Texoma National Bank	Durant	Oklahoma
Liberty National Bank	Edmond	Oklahoma



## 2022-2023 MSUG Officers

Julie Riggs, President	Stock Yards Bank & Trust, Louisville KY
Uykia Phillips, Vice President	Fourth Capital Bank, Nashville TN
Bobby Youngblood, Secretary/Treasurer	CCB Community Bank, Andalusia, AL

## MSUG Past Presidents

2021-2022	Jody Vanover	First Federal Bank of LA, Lake Charles LA
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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