

FINANCIAL REGULATION



Community banks wary of new bill
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Community banks wary of financial regulation bill

By Dennis Seid
BUSINESS JOURNAL

Community banks want everyone to know from Washington, D.C. to Walla Walla, Wash., that they support financial reform.

They agree that “too big to fail” should be eliminated. They think that tighter regulation of the derivatives market is a good thing.

But what they fear is that the backlash against Wall Street is drifting down to Main Street, and in the zeal for financial reform, community banks are being dragged into a situation they had very little to do with.

“Just 20 banks of 8,000 now control over three quarters of

our nation’s assets and over 60 percent of its deposits,” blogged Camden Fine, president and CEO of the Independent Community Bankers of America. “Community banks are at a 0.40 to 0.60 basis-point disadvantage to their mega-bank brothers when it comes to the costs of regulatory compliance – and community bankers scratch their heads and wonder how all of this happened.”

Fine, like most of the smaller community bankers he represents, rails against any links be-



PATTERSON

tween the Wall Street investment banks and the Main Street banks. Even as Congress debates financial reform, the smaller banks feel Wall Street still has too much sway in the debate.

“Community banks will again find themselves on the short end of the stick, laboring under staggering regulatory burdens, scrounging for capital, struggling with narrowing margins and facing more bailouts of Wall Street titans,” Fine said. “We represent Main Street, not Wall Street, and we



McGRAW

want a bill to stop the reckless practices of Wall Street that got us into this mess from ever happening again.

A recent New York Times report said that several prominent experts question the legislation, which they say does not address the right problems, like the government’s role in the housing market and the instability in the capital markets that provide money for lenders.

Other experts, the Times said, say that it’s too soon to pass sweeping legislation while so much about the financial crisis remains unclear.

In other words, Congress, particularly the U.S. Senate, is moving too far, too fast, critics say.

And Critics point to the more than 1,500-page bill, which

they say few have read or understand. They also say the bill is full of ambiguous terms like “significantly,” which leaves the proposed regulations open to broad interpretation.

Still, said Scott Talbott, chief lobbyist for the Financial Services Roundtable, which represents large banks and other financial companies, “We support 80 percent of the bill and we encourage members to address remaining concerns around the 20 percent on the floor.”

The legislation is supposedly targeted mainly at the Wall Street banks and other large banks – about 200 in all – that played large roles in the financial meltdown.

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Debt settlement industry faces tighter scrutiny

ABC News' "Good Morning America" recently aired a report on debt settlement that didn't make the industry very happy.

Neither did other news outlets, including the Washington Post, that said many companies in the industry mislead consumers.

The Post cited a General Accountability Office report that included audio recordings of sales representatives describing their companies as "government approved." They are not.

Debt-settlement and debt-consolidation companies say they negotiate with credit card companies to help reduce consumers' debt.

The Association of Settlement Companies says its members helped negotiate more than \$1.1 billion in consumer credit card and other unsecured debt last year, saving "the nation's most financially vulnerable consumers" more than \$640 million.

But the ABC and Washington Post pieces say the debt-settlement and debt-consolidation industry has gone amok, bilking consumers of even more money and not doing what they advertise.

Consumer advocates have com-



Dennis
SEID

plained for years that these companies charge hefty upfront fees to consumers. And worse, they sometimes don't contact creditors in a timely fashion, if at all.

And according to the GAO examination, 17 of the 20 companies contacted told customers that they no longer had to pay their bills.

Even if a debt settlement company works out a deal, a credit card company doesn't have to stop contacting the consumer for payment. Interest and finance charges don't stop, either.

In the worst situation, the settlement company will take the fee from the consumer and "sit" on the case, not bothering to contact the credit card company. Meanwhile, the consumer's credit score continues to get hammered as late fees and charges mount.

And a credit card may indeed "settle" for a smaller amount of money to

pay off the debt. But that also results in a hit on a consumer's credit score.

And what if the debt settlement company you've hired neglects to make those payments it negotiated with the credit card companies? The credit bureaus are notified, and your credit report drops again.

It should be noted that working with debt consolidation-settlement companies is akin to filing for bankruptcy, in the eyes of the financial industry.

A consumer's credit standing takes a similar blow, and his or her chances to get credit drop to near zero. As you might expect, most lenders look unfavorably at debt settlement, debt consolidation and credit counseling.

Consumer advocates say individuals can negotiate with credit card companies directly, for free. Also, credit card companies often refuse to work with debt settlement or debt consolidation companies.

Now, new legislation has been introduced in Washington to more tightly regulate the industry with the Federal Trade Commission weighing its options.

Under the proposed law, authored by Sens. Charles Schumer, D-N.Y.,

and Claire McCaskill, D-Mo., these companies would not be able to collect fees until a settlement was reached with the credit card companies. Clearer upfront disclosures, including a detailed list of all costs and promised services, also would be provided to the consumer.

The industry has started "The Consumer Credit Rights Campaign" that, according to supporters, "works to ensure that consumers are educated about creditor harassment and to protect their right to turn to intermediaries, such as debt settlement advisers when they need relief from crushing debt burdens, including predatory interest, cross-defaults and pyramiding fees and charges."



The industry says that advance payment of fees is "crucial to the survival of their industry," according to the Post, although it "would support capping the amount."



Under the Schumer-McCaskill bill, consumers would have the right to cancel a debt settlement contract and get a full refund. Enforcement would be provided through state attorneys general and the FTC.

Contact Dennis Seid at (662) 678-1578 or dennis.seid@journal.com.

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Customers in spotlight after overdraft protection overhaul

■ **Individuals must opt in or opt out of the program by Aug. 15.**

By **Carlie Kollath**
BUSINESS JOURNAL

TUPELO – Banks are gearing up for federally mandated changes to their overdraft fees.

The changes, which were enacted by the Federal Reserve as Regulation E, give customers the option of participating in overdraft services offered by financial institutions. Reg E takes effect for existing accounts Aug. 15. It starts July 1 for new accounts.

Currently, banks typically process everyday debit card transactions, even if there is not enough money in the checking account to cover the items.

For example, if a customer used a debit card to spend \$75 at a grocery store and has only \$50 in the account, instead of declining the card, most banks would cover the extra \$25 and charge the customer a non-sufficient funds, or NSF, fee. Fees vary according to the bank, but most range from \$20 to \$40.

“Banks understand that overdraft fees are not popular but we want the clients to understand that we are covering the risk of loaning them money,” said John Oxford, Renasant’s vice president and director of external affairs. “For the most part, we’re seeing it’s a service our clients appreciate.”

Reg E gives customers the option to choose if they want overdraft protection, which includes NSF fees. If customers opt out, everyday debit card transaction and ATM transactions will be declined if there are not sufficient funds available in the associated checking account.

So in the same case, the customer at the store would have his or her card declined.

The default for Reg E is for customers to be opted out of overdraft coverage. The regulation does not apply to checks or recurring charges, such as payment of utility bills.

“Opting out means out of money,” Oxford said. “If you are out of money, you have no availability to funds.”

But even if customers opt in, it is still up to the individual banks whether they will loan the money.

“We do not automatically pay all items,” said Jeff Jagers, BancorpSouth’s senior vice president of operations administration.

It’s the same story at BNA Bank, based in New Albany. Amanda Kent, the bank’s marketing director, said the financial institution doesn’t guarantee that it will cover all overdraft amounts.

BNA has a few requirements that customers must meet to be considered for overdraft protection. It also caps the amount it covers.

But if BNA clients opt out of the overdraft program, their overdraft items will not be considered. If clients use a debit card to spend more money than they have available, the transaction will be declined at the point of sale.

That’s already the case at Peoples Bank in Ripley. Kyle Smith, the bank’s executive

vice president and chief financial officer, said Peoples doesn’t have a formal overdraft protection program. Usually, if a customer wants to use a debit card for an everyday transaction such as buying coffee and there isn’t enough money to cover the cost, the card will be declined.

The same goes for ATMs, Smith said.

“If the money’s not in the bank when they run the transaction, the action will be declined,” he said.

However, in rare cases, two items might be processed at the same time and an overdraft will occur. It’s then up to bank officials to decide if they will cover the item. When that happens, Smith said there is no charge for the overdraft.

Linked accounts

Consumer education has been a big part of the changes for BancorpSouth.

“One of the issues with this

is we are have a lot of customers and we have to figure out a way to get the information out to everyone,” Jagers said.

He said consumers have a lot of misunderstanding about what is part of Reg E and what is not.

In addition, banks like BancorpSouth and Renasant currently offer overdraft protection products, such as linked accounts. These are separate from Reg E.

BancorpSouth allows customers to link their checking accounts to a credit card, line of credit, a savings account or another checking account.

If participating customers buy an item and don’t have the funds in their checking account to cover the item, the money will be taken out of the linked account, if funds are available. Depending on the bank and the type of account, service fees may be charged. The service fees,

Turn to **OVERDRAFT** on Page 23

Did you pay?

■ Eighty-two percent of bank customers did not pay an overdraft fee in the previous twelve months, according to a survey from the American Bankers Association. The figure is up 2 percent from 2008.

The annual survey of 1,000 consumers was conducted for the ABA by Ipsos-Reid, an independent market research firm, on Aug. 14-16, 2009.

Of the 17 percent of consumers who did pay overdraft fees in the past 12 months:

- 36 percent said they paid one.
- 10 percent said they paid two.
- 15 percent said they paid three.
- 13 percent said they paid four.
- 6 percent said they paid five.
- 11 percent said they paid between six and 10.

• 5 percent said they paid more than 10.

Most consumers (77 percent) said the bank covered the check or debit payment that caused the overdraft fee, while 22 percent said their bank did not. Of those who did pay an overdraft fee in the past 12 months, 96 percent said they were glad the payment was covered. Four percent said they wished the bank had refused the payment.

SOURCE: AMERICAN BANKERS ASSOCIATION

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DEBIT or CREDIT?

■ How a debit card is used affects more than consumers.

By **Dennis Seid**
BUSINESS JOURNAL

Using a debit card to buy groceries, gas, clothes and food is nothing unusual. Neither is using it as a credit card.

But there is a difference when you have the choice of using it in debit mode or credit mode.

A debit card is linked to your checking account. When it's used in debit mode a purchase is completed after you swipe the card, enter your Personal Identification Number and answer a few questions (e.g., "Is this amount correct?" and "Would you like cash back?")

Using the card in debit mode is much like writing a check – the money is deducted from your account, often on the same day.

But if you're given a choice and you choose the credit card option instead, something else happens.

Explains Kathi Carter, senior vice presi-

dent and head of BancorpSouth's Payments and Online Services Division: "When customers use their debit card as debit, they must enter a PIN and the money is settled same day from their checking account. Since there is less chance for the money not to be in the checking account because of the same-day settlement and due to the use of the PIN, this transaction is less risky to the card issuer and therefore, has a lower transaction cost ultimately to the merchant.

"If a debit card is used like a credit card, it travels down the same route as a credit card transaction and may not be settled for several days. Therefore, even if the money was available in the customer's checking account at the time of the transaction, it may not still be available when the transaction is settled.

"Because of the settlement delay, along with no PIN entry required for additional security, this transaction is riskier to the card issuer who must still settle the transaction with the merchant even if the funds are no longer available and is therefore a higher cost transac-

tion to the merchant."

In either case – whether the card is used as debit or credit – the money will be taken out of your account.

Credit card fees

But when the card is used as a credit card, a transaction usually is verified with your signature, either on the card terminal or on a receipt.

And as noted by Carter, the funds may not come out of your account right away, depending on how the store or restaurant processes its credit card transaction.

For merchants, the difference between a debit or credit is a fee. Credit card companies such as Visa, Mastercard and Discover charge merchants a transaction fee each time one of their cards is used.

A debit card has one of the card company logos on it and runs through that particular company's network.

So, the merchant pays a small percentage of your total purchase. The fee goes to the bank that issued your debit

card as an interchange fee.

"From our perspective there is very little difference between the debit vs. credit usage of a debit card," said Jeff King, vice chairman of Community Bank in Tupelo. "There is a typically a slightly higher income benefit when it is used as a credit, but this is set by the Visa/Mastercard-type providers that process the transactions."

The fee, added Community Bank CEO and Chairman Freddie Bagley, is "nothing we get rich from, unless you're somebody like Bank of America."

Bank of America and other large banks such as Wells Fargo, Chase, Citi and Capital One offer their own branded credit cards, generating billions of dollars in annual revenue.

Many people think debit cards should be used primarily as credit cards.

For example, Marty Ramage, a division vice president for Renasant Bank, says that for safety and security reasons,

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Banks

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Smaller community banks, like those in Northeast Mississippi, are watching closely at the discussion.

"I think the talk about financial regulatory reform is needed," said BancorpSouth Chairman and CEO Aubrey Patterson. "But I think the actual needs are a bit overstated. And unfortunately, some of the solutions are very political and the atmosphere has become politically charged. The difficulty is that as the agenda become political, it may become more counter-productive for the rest of the 8,000 banks."

Last week, Senate Republicans held off debate three times before voting to allow the legislation to be debated. Sen. Richard Shelby of Alabama said he and other Republicans hope to rewrite the bill, "so that it actually ends bailouts, protects consumers without jeopardizing our small community banks, and brings transparency to the world of derivatives without sacrificing economic growth and job creation."

The Senate is likely to take another week or two to come up with a palatable bill both parties will accept, then it could take months before a compromise is reached with the House version of the bill.

Community bankers hope they'll be heard.

Robin McGraw, chairman and CEO of Renasant Bank, who also serves as chairman of the Mississippi Bankers Association, said the subprime lending and risky moves by Wall Street investment banks were primary causes of the most recent recession. Put the onus of regulatory reform on them, not on small banks, he said.

"The current regulatory bill, while still being worked out, appears to be completely unfair and burdensome on community banks – including banks here in Mississippi," he said. "Additionally, the broadness of the bill and the speed at which it is being passed will have unintended consequences which will effect community banks' ability to provide the same services to its clientele."

"Many of the companies identified today as 'banks' and

which are targeted at reforming in currently legislation did not become banks until the end of 2008 so they could participate in the economic stability packages being provided by the federal government or Federal Reserve. As such, they have not been subject to the regulatory oversight that traditional banks have been subject to for years."

Said Freddie Bagley, Chairman of Community Bancshares, "we do want reform, but we want the right reform."

Key provisions of the Senate bill being considered include:

■ A nine-member Financial Services Oversight Council made up of the Treasury secretary, Federal Reserve chairman, a presidential appointee with insurance expertise, heads of regulatory agencies and the head of a consumer protection bureau would monitor financial markets and watch for threats.

■ A Consumer Financial Protection Bureau within the Fed would police lending, taking powers now exercised by various regulators. Those regulators would appeal bureau regulations to the oversight council.

■ The Fed would lose supervision of thousands of banks but would police larger holding companies and large, interconnected non-bank institutions that the oversight council determines could pose a threat to the economy. With council approval, the Fed could break up large, complex companies that pose a grave threat to the financial system.

■ Trades of derivatives would have to take place in regulated exchanges.

■ Regulators would devise rules to prohibit bank holding companies with commercial bank operations from speculative trading on their own accounts. Large, interconnected companies would have to put more money in reserve

■ Shareholders would have the right to cast non-binding votes on executive pay packages.

"A few of these new regulations would force banks to create new risk committees, lower lending limits for state banks, new capital rules for holding companies, new lending restrictions and many disclosure and transaction unfunded mandates," McGraw said.

"While regulating risky actions by Wall Street investment banks is a welcomed reform, as well as stricter rules on subprime lending, more regulation on community banks that had little to do with the economic and credit crises is troubling for community banks, especially when we are focused on expanding loans to move our economy."

The proposed Consumer Financial Protection Bureau concerns community banks the most. The bureau would separate consumer protection functions from "safety and soundness" functions.

"The strong feeling we have as community banker is that you can't separate consumer protection from safety and soundness of the financial industry," Patterson said. "If you have a completely autonomous consumer protection bureau and it has enforcement powers without any discussions with a concurrent regulator, essentially safety and soundness gets trumped. We think that's a really serious mistake."

Consumer protection as it is now structured is in the Fed's

hands. The proposed CFPB would be housed at the Fed, but the Fed would have no authority over it. The current financial regulatory agencies – The FDIC, Office of the Comptroller of the Currency, Office of Thrift Supervision, the National Credit Union Association and the Fed – would thus be cut out of the picture by the new bureau.

"We think separating them is misguided, and they need to be linked together," Patterson said.

"Safety and soundness should always top consumer protection," Bagley said. "If the banks aren't stable, then there's nothing there's nothing for the consumer to protect."

Community banks are one of the safest places to keep money, McGraw said, and both Congress and consumers shouldn't forget that.

"Although discussion of new pending regulation has been a distraction, we have not lost sight of the fact that community banks will continue to serve the needs of their communities with the basic forms of banking regardless of the regulatory environment," he said.

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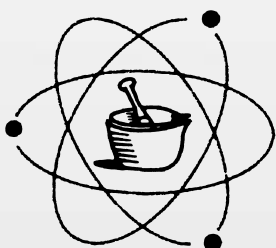
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NEWSMAKERS

■ Clayton O'Donnell attorneys were recognized recently in the Mid-South Super Lawyers publication.

• **Claude F. Clayton Jr.**, a senior partner in the firm's Tupelo office, has practiced law for more than 35 years, primarily in the area of business and civil litigation. He has also completed the mediation course at the Harvard Negotiation Institute and serves as a mediator/arbitrator. A member of the American Board of Trial Advocates, he is listed in the Best Lawyers in America publication.

• **David O'Donnell**, a senior partner in the firm's Oxford office, has practiced law for more than 22 years in the areas of employment, civil litigation and product liability litigation. In addition to an active civil practice, David serves as the attorney for the Lafayette County Board of Supervisors, is a member of the University of Mississippi School of Law adjunct faculty, writes on legal topics of interest and is a contributing author to American Bar Association publications. He is also listed in the Best Lawyers in America publication.



CLAYTON



O'DONNELL

■ **Kris White**, a partner in the law firm of Clayton O'Donnell's Tupelo office, has been selected by the Mississippi Business Journal as one of Mississippi's "Top 40 Under 40" for 2010.

A Baldwin native, White graduated from the University of Mississippi with a B.A. in 1998 and a J.D. in 2000. From 2003 to 2006, White served on active duty with the United States Air Force JAG Corps as a government prosecutor with the USAF Special Operations Command located at Hurlburt Field, Fla.. In 2003, he was presented with the Air Force JAG School's Outstanding Trial Advocacy Award.

■ **Michael Watts** of the Oxford law firm of Holcomb Dunbar has been selected as a Mississippi Bar Foundation Fellow.

Watts' primary areas of practice are complex civil litigation, insurance defense, mass tort defense, medical malpractice and white collar criminal defense. He is a 1984 honor graduate of the University of Mississippi School of Law. Watts served as a board of bar commissioner for the Mississippi Bar from 1995 -1998.

The Mississippi Bar Foundation was organized in 1963. The Foundation administers the Interest on Lawyers Trust Accounts program. Funds generated by this national public service program are used to sup-



WHITE

port legal aid to the poor, law-related education programs for the public, student loans and scholarships and other activities.

■ **Robert Hudson** has joined Cellular South as regional manager of sales channels in southwest Tennessee, including the Memphis metro area, and Northeast Mississippi. Hudson has more than 18 years of retail and business-to-business experience in the telecommunications industry.

As regional manager, he will be responsible for leading Cellular South's sales channels and customer service in his territory.

■ **Hien Vu** has been named director of accreditation for-North Mississippi Health Services.

Vu is from Birmingham, where she was program manager for physician services for the Alabama Quality Assurance Foundation since 2007.

She has been responsible for the Centers for Medicare and Medicaid Services' Physician Quality Improvement Initiative for Alabama. She co-authored



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the Alabama Electronic Health Record Demonstration proposal. She has also held positions at the University of Alabama at Birmingham Highlands, HealthSouth Medical Center and at Shelby Baptist Medical Center.

As director of accreditation, she will be responsible for all accreditation and regulatory issues related to NMHS.

■ **Don Buffum**, Mississippi State University's director of procurement and contracts, is a new member of the National Institute of Governmental Purchasing board of directors.

He was elected to represent members in Mississippi, Alabama, Arkansas, Louisiana and Tennessee.

Before joining MSU in 2007, Buffum was purchasing director for the State of Mississippi. A University of Washington graduate, he received a master's degree in business administration from Mississippi College and holds public purchasing officer accreditation with the Universal Public Purchasing Certification Council.

■ **Cooper Tire & Rubber** company recently announced April service anniversary awards for employees at its Tupelo manufacturing facility, including:

• **25 years** - Marty Munn, Tony Moore, Barbara Strickland, Othelma Snow, Tim Ewing, Charles Lind-

ley, Terry Jolly, Wayne Nails, Ricky Marshall, Milton Hoskins and John Jackson.

• **20 years** - Thomas Lesley, Hugh Morman, Roger Fooshee and Lloyd Lawrence.

• **15 years** - Jeff Eaton, Tim McBrayer, Kerry Cermack, Martin Pitts, Lynn Lipsey, Tracy Buchanan, Grover Murphy and Kevin Stegall.

• **10 years** - Hal Page, Michael Cross, Jeffrey Gladney, Michael Witherspoon and Henry Shackelford.

• **Five years** - Demetrice Leigh, Keith Clark, Martin Duenaz, Albert Stanfield, Robert Green, Daniel Richey, Wanda Sloan and Gayton Bailey.

• **One year** - Joe Swift, Willie Ewing, Pat Jodon, Bobby Lindsey, Billy Burnside and Gerald Blankenship.

■ Franklin Collection Service has promoted the following:

• **Christy Stewart**, who has been with the company for 10 years, to client services manager.

• **Taurse Harden**, who has been with the company for two years, to collection manager.

■ **Ivan Bryant** has been promoted to executive vice president for Community Bank in Amory.



BUFFUM



STEWART

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Renasant hopes to appeal to tech-savvy customers

■ **The Tupelo-based bank is incorporating mobile phone-friendly codes into its promotional materials.**

By **Carlie Kollath**
BUSINESS JOURNAL

TUPELO – Renasant Bank is hoping to attract a younger clientele with the help of a two-dimensional barcode in its marketing materials.

The image, known as a quick response code, is common in Japan, where it was created in the mid-'90s. Mobile phone users are the target audience for quick response codes.

"They're pretty new for this area," said John Oxford, Renasant's vice president and director of external affairs. "It's kind of cutting edge. Not a lot of people are using it."

When smart phone users with the proper software take a picture of the QR code,

their phones will be directed to complete an action. The most common action is redirecting the user to a website.

According to Wikipedia, QR codes storing addresses and URLs may appear in magazines and on signs, buses, business cards and other objects that users might need information about.

Renasant's codes direct users to its customer website or its corporate site, depending on the publication. Oxford said the bank plans to expand the commands in the future.

The Tupelo Convention and Visitors Bureau also is incorporating QR codes into its marketing efforts. Stephanie Moody-Coomer, the CVB's marketing director, said the first usage of the code will direct users to Tupelo.net.

Oxford said Renasant chose to include the codes

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Bryant has been with Community Bank since 2005. He most recently was senior vice president.

An Amory native, Bryant is a 1996 graduate of Mississippi State University, where he earned a Bachelor of Science in business administration, majoring in mortgage and real estate finance. He also is a 1998 graduate of the Southeastern School of Commercial Lending at Vanderbilt University and a 2004 graduate of the Louisiana State University Graduate School of Banking. In addition, he has a Mississippi real estate appraiser's license.



BRYANT

■ **Tess Mason** of Tupelo has been awarded the Graduate Realtor Institute designation.

A member of the Northeast Mississippi Board of Realtors, Mason earned the GRI designation by attending at least 90 hours of classroom instruction, covering subjects including contract law, professional standards, sales and marketing, finance, risk reduction, fundamentals of brokerage and other areas of real estate specialization.



MASON

NEWSMAKERS

Mason is a Realtor with Prudential First Real Estate in Tupelo.

■ At the annual shareholders meeting of Renasant Corp. last month, Renasant shareholders reelected the following individuals to serve three-year terms as Class 2 directors on its corporate and bank boards: John M. Creekmore of Amory; Neal A. Holland Jr. of Decatur, Ala.; E. Robinson McGraw of Tupelo; Theodore S. Moll of Tupelo; and J. Larry Young of Pontotoc.

Also at the meeting, Renasant's shareholders elected **Jill V. Deer** of Birmingham to serve a three-year term as a new Class 2 director on its corporate and bank boards. She replaces H. Joe Trulove of West Point, who reached mandatory retirement age for service on the boards.

Deer serves as a principal of Bayer Properties LLC, a full service real estate company based in Birmingham, that develops and manages commercial real estate. She joined Bayer in 1999 to serve as executive officer and general counsel of the company. Before joining Bayer, she was a partner with Burr & Forman LLP, a large regional law firm in Birmingham, practicing in the area of commercial real estate finance.

■ **Regenia Brown**, vice president of human re-

sources with Magnolia Regional Health Center in Corinth, recently earned certification as a Senior Professional in Human Resources.

The SPHR certification, awarded by the HR Certification Institute, signifies that Brown possesses the theoretical knowledge and practical experience in human resource management necessary to pass a rigorous examination demonstrating a mastery of the body of knowledge in the field. Brown, who has been at MRHC since January 2006, has more than 30 years of experience working in human resources.

■ **Corey Knighton**, BancorpSouth assistant vice president and commercial lender, has recently graduated from the University of Mississippi School of Banking. Knighton also has a bachelor's degree in business administration from the Ole Miss.

A native of West Union, Knighton has been with the bank for more than eight years.

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Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – May 2010



BILLY CREWS
Chairman



DAVID IRWIN
First Vice Chairman



DAVID COPENHAVER
Second Vice Chairman



DAVID RUMBARGER
President/Secretary

New 2010-11 CDF Board of Directors' Officers Slated

2010-2011 Elected Board Members

• Tom Foy	Retired, Furniture Brands International
• Sue Gardner	Century 21/ Sue Gardner Realty
• Shane Hooper	Success Learning, Inc.
• Paul "Buzzy" Mize	Ross & Yerger
• Greg Pirkle	Phelps Dunbar
• Cathy Robertson	BancorpSouth
• Tom Robinson	Robinson & Associates
• David Steele	Contemporary Restaurants
• Buddy Stubbs	Busylad, Inc.
• Mitch Waycaster	Renasant Bank

The new officers for the 2010-2011 Community Development Foundation Board of Directors are Chairman, Billy Crews; First Vice Chairman, David Irwin; Second Vice Chairman, David Copenhaver; and Secretary, David Rumbarger. The new officers and newly elected Board members were recognized at the CDF Annual Meeting on May 6.

"The 2010-2011 CDF year will be the best in our 60-plus year history because we will be building on that history of growth, progress, and spirit that has made Tupelo and Lee

County the best non-urban model of community and economic development in the world," said 2010-2011 CDF chairman, Billy Crews during his speech at the CDF Annual Meeting. "We are here at tonight's annual meeting to celebrate private sector leadership and public sector partnership. Tomorrow we will continue the work of citizen volunteers and professional staff for the decade on our horizon. Stay tuned for the successes of another great CDF year."

Billy Crews is chairman and chief executive officer of Journal, Inc., which publishes the Northeast Mississippi Daily Journal and seven weekly newspapers, and includes

Journal Logistics which consists of over a million square feet of industrial and commercial real estate.

Crews is past chairman of the Commission on the Future of Northeast Mississippi. He also currently serves on the Board of Directors of BancorpSouth, CREATE, Inc., and the Mississippi School Accountability Task Force.

He received a B.A. degree at the University of Mississippi, graduated Magna Cum Laude, and majored in Political Science.

Crews and his wife Catherine have three children, a daughter Mary Catherine Molpus, and two sons, Lowrey and Perrin.

Chamber focus

Dear Friends:

Congratulations to the Class of 2010 for successfully completing two years of the Jim Ingram Community Leadership Institute. They are a great group of men and women and were recognized as a part of the CDF Annual Meeting last night.

Our First Friday programs are taking a summer break and will reconvene Friday, September 10. Please mark this date on your calendar. If you would like to sponsor a First Friday program, please call the CDF office to discuss the sponsor benefit package.

Congratulations to Cindy Bryant, human resource manager for LSI Human Resource Solutions on being named the Ambassador of the Year for 2009-2010.

The ambassadors are in the center of business activity for the community. They make sure that the needs of our current members are being met through visits, calls, and emails. Ambassadors work to recruit new members for CDF by going out into the community and letting local business owners and managers know about the various benefits of membership. They serve the Chamber through participation in events such as Business After Hours, Ribbon Cuttings, Ground Breakings, Taste of Tupelo/Business Expo and many more. For more information on the CDF Ambassador's Club contact Jennie Bradford Curlee at



SMITH

jcurree@cdfms.org.

This year we have 44 men and women from CDF-member businesses serving as Chamber Ambassadors. Throughout the year, they attended a record 75 ribbon cuttings, recruited 35 new CDF members, and volunteered over 140 hours of service to CDF. They stay busy and are truly good will emissaries for CDF.

CDF's new year 2010-2011 began this week. Last year was a busy and productive year, and by all accounts, our new year promises to be just as busy and productive. Committee restructuring, goals, and program of work are being formalized for 2010-2011.

I always end my article with a special THANK YOU to our members. Our members are very important, and we appreciate you all. We continue to look for activities and/or programs to enhance our member benefits package. I invite your comments. Please contact me at bsmith@cdfms.org or (662) 842-4521.

Vice President of Chamber Services

Community Development Foundation's Board of Directors for 2009-2010

CDF is governed by a 59-member Board of Directors. The Executive Committee is composed of the CDF Officers and eleven additional members of the Board. CDF's goals and objectives are accomplished through the efforts of members appointed to committees operating under one of CDF's three divisions: Chamber Division, Economic Development Division, and Planning and Property Management Division.

2009-2010 Executive Committee

Chris Rogers, Chairman	David Copenhaver	Guy Mitchell, III
Billy Crews, First Vice Chairman	Ormella Cummings	Mary Pace
David Irwin, Second Vice Chairman	Sue Gardner	Aubrey Patterson
David Rumbarger, President/Secretary	Chauncey Godwin	Tom Robinson
Mitch Waycaster, Past Chairman	Shane Hooper	Jeff Snyder

2009-2010 Board of Directors

Mike Armour	David Henson	Scott Reed
Richard Babb	Reed Hillen	Rob Rice
Ronnie Bell	Chuck Imbler, Jr.	Eddie Richey
Chris Berryman	Tommie Lee Ivy	Cathy Robertson
David Brevard	John Lovorn	Ron Roof
Mark Burleson	Jerry Maxcy	Mike Scott
Tillmon Calvert	Glenn McCullough, Jr.	Randy Shaver
Gary Carnathan	Robin McGraw	Terry Smith
Mike Clayborne	Joe McKinney	Jane Spain
V.M. Cleveland	Hughes Milam	Lee Tucker
Scott Cochran	Mabel Murphree	Patty Tucker
David Cole	Alan Nunnelee	Thomas Wells
Byron Fellows	Jim Pate	Mary Werner
Lisa Hawkins	Fred Pitts	Ken Wheeler
John Heer	Jack Reed, Jr.	

<p>Business Roundtable Wednesday, May 26, 2010 4:00 p.m. CDF Boardroom</p>	<p>Board Planning Session Tuesday, June 29, 2010 8:00 a.m. Tupelo Country Club</p>
<p>CDF Ambassador's Club Orientation Thursday, June 3, 2010 12:00 noon CDF Boardroom</p>	<p style="text-align: center;"><i>For more information on any of the above events please contact the CDF office at 662.842.4521</i></p>

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Martha Swindle
Renasant Center for IDEAs
Tupelo, Mississippi
662-823-4336
mswindle@cdfms.org

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New CDF MEMBERS

Adams Family

Marketing Firm

Mr. Frederick Adams
813 Varsity Dr., Ste. 8B
Tupelo, MS 38801
(662) 640-1355
Insurance

ALSAC/St. Jude Children's Research Hospital (Dream Home)

Ms. Jessami Jacobson
51 Germantown Ct., Ste. 309
Cordova, TN 38018
(901) 373-5051
Organizations

Anytime Fitness

Ms. Kristie Stevens
P.O. Box 1132
Tupelo, MS 38802
(832) 265-6924
Fitness

Becker Hearing Center

Mr. Alan Becker
2601 W Main St., Ste. C
Tupelo, MS 38801
(662) 842-6325
Hearing Services

Cliff and Mid Brock

1536 Columbine Dr.
Tupelo, MS 38801
(662) 205-4630
Individuals

John P. Bryson,

PDA Denture Care

Dr. John Bryson
1203 N Gloster St., Ste. M
Tupelo, MS 38804
Dentistry

Chickasaw Development Foundation

Ms. Joyce East
P.O. Box 505
Houston, MS 38851
(662) 456-2321
Organizations

Mrs. Sonya Dankins- Lipsey-Coldwell Banker

Mrs. Sonya Dankins-Lipsey
1007 Nixon Dr.
Tupelo, MS 38801
(662) 256-6815
*Real Estate/Appraisers/
Property Development*

Eley Guild Hardy Architects

**Mr. Michael Jones, AIA,
LEED AP**
418 E Capitol St.
Jackson, MS 39201
(601) 354-2572
Architects

Eye Care Associates

Dr. Tom Powell
2005 W Main St.
Tupelo, MS 38804
(662) 205-4654
Optometry

Family Care Medical Clinic

Mr. Jeff Blanchard
109 Parkgate Ext.
Tupelo, MS 38801
(662) 840-4175
Health Care

Fred's Super Dollar

Ms. Judy Bishop
809 Varsity Dr.
Tupelo, MS 38801
(662) 844-3151
Retail and Specialty Shops

Get It There Auto Transportation

Ms. Chandra Pannell
2108 Crabapple Dr.
Tupelo, MS 38801
(662) 871-3613
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Ms. Susan Griffin
210 E Main St.
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*Real Estate/Appraisers/
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Mr. Andre Thomas
1700 N Gloster St.
Tupelo, MS 38804
(662) 231-9464
Restaurants and Catering

Hampton Inn New Albany

Mr. Eric Pecenka
320 Coulter Cv.
New Albany, MS 38652
(662) 251-9239
Hotels and Motels

Horne-LLP

Mr. Mitch Beard
1020 Highland Colony Pkwy.,
Ste. 400
Ridgeland, MS 39157
(601) 326-1032
Accounting

House of Fragrance

Mr. Aaron Washington
514 S Gloster St.
Tupelo, MS 38801
(662) 255-0415
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Ms. Shanda Millican
1725 McCullough Blvd.
Tupelo, MS 38801
(662) 871-8938
Lawn & Garden

Lenny's Sub Shop

Ms. Emily Elliott
3437 Tupelo Commons, Ste.
104
Tupelo, MS 38804
(662) 841-1888
Restaurants and Catering

Little Leap Academy

Ms. Lynne Black
P.O. Box 214
Tupelo, MS 38802
(662) 690-3980
Child Care Centers

Marcus McCoy-Prudential

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Mr. Marcus McCoy
3573 Tom Watson Dr.
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Ms. Lola McKinney
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Tupelo, MS 38804
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Michelle's Classic Cuts

Mrs. Michelle Hill-Hereford
956 Barnes Crossing Rd.
Tupelo, MS 38804
(662) 491-0554
Barber Shops, Salons and Spas

Mr. Ted Moll

P.O. Box 2120
Tupelo, MS 38803
(662) 566-6230
Individuals

Nails City of Tupelo

Mr. Leo Nguyen
2305 DW Main St.
Tupelo, MS 38801
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Barber Shops, Salons and Spas

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Mr. Brian Neely
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Tupelo, MS 38801
(662) 397-7780
Consulting

Salon 4:13

Ms. Quianna Bouldin
102-A Rankin Blvd.
Tupelo, MS 38801
(662) 840-1774
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Salvation Army

Major Sue Dorman
P.O. Box 706
Tupelo, MS 38802
(662) 842-9222
Organizations

Service Master Clean

Mr. Shane Scribner
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Mooreville, MS 38857
(662) 841-7773
Restoration Services

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Ms. Talika McGlaun
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Tupelo, MS 38801
(662) 842-0813
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Sonic Drive-In of Belden

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Belden, MS 38806
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Restaurants and Catering

Steak Escape

Mr. Bud Heath
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Tupelo, MS 38804
(662) 844-7773
Restaurants and Catering

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Ms. Melinda Conerly
2498 S Laurelwood Dr.
Tupelo, MS 38801
(662) 620-7918
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T-Mobile Limited

Mr. Mark McCrory
P.O. Box 872
Aberdeen, MS 39730
(662) 315-0541
Cellular Phones

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Mayor Ben Logan
P.O. Box 397
Sherman, MS 38869
(662) 840-9185
Government

Travelhost of N. E.

Mississippi
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(662) 620-0804
Dance Studios

Tupelo Tire and Wheel LLC

Mr. Walter Partlow
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Tupelo, MS 38804
(662) 823-1980
Automotive

Varsity Vacuums

Ms. Cathy Davis
907 Varsity Dr.
Tupelo, MS 38801
(662) 842-3342
Vacuums and Air Purifiers

Youngblood Chiropractic

Dr. Robert Youngblood
2434 W Main St., Ste. B
Tupelo, MS 38801
(662) 844-0640
Chiropractors

CDF Offers R.E.A.L. L.O.V.E.

The Community Development Foundation is again sponsoring a summer literacy program for children ages eight to twelve or grades two through six. The program, Reclaiming Education to Advance Literacy, Literacy Offers Value to Everyone (R.E.A.L. L.O.V.E), will be held at the A.M. Strange Library and other locations throughout Tupelo that will be announced soon. It will begin June 1 and will continue each Tuesday in June and July, from 9:00 a.m. to 12:00 noon. Interested participants should register by Tuesday, May 25. The objective of this free program is to promote the development of effective reading and comprehension skills along with good oral and written communication skills.

"The R.E.A.L. L.O.V.E. program was so successful last year in keeping children engaged in reading and education. They were introduced to some very successful people that gave them a new perspective and gave them something to aspire to," said Orlando Pannell, director of community development for the Community Development Foundation. "This year we are planning to reach the four corners of



the City of Tupelo by strategically placing the program in other areas hoping to reach at least 200 children this summer."

Activities for participating children will include structured lesson plans designed around a selected book for each grade, book reports and presentations, story boards, and creative writing. Guest speakers from the community will make appearances to share how reading has played an important role in their chosen fields and contributed to their overall success in life.

"The R.E.A.L. L.O.V.E. program was so successful last year in keeping children engaged in reading and education. They were introduced to some very successful people that gave them a new perspective and gave them something to aspire to. This year we are planning to reach the four corners of the City of Tupelo by strategically placing the program in other areas hoping to reach at least 200 children this summer."

Orlando Pannell, director of community development for the Community Development Foundation.

For more information on R.E.A.L. L.O.V.E or to register, please contact Orlando Pannell at 662.842.4521 or opannell@cdfms.org.

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McDuffie speaks at the April First Friday meeting

The April First Friday meeting featured Ms. Kay McDuffie with the Mississippi Picnic in the Park. The event was sponsored by Nail McKinney, PA. First Friday networking breakfasts will begin again on September 10.



Sherwin Williams Floor Covering opens

A ribbon cutting was held to celebrate the opening of Sherwin Williams Floor Covering on McCullough Blvd. in Tupelo. Pictured with the CDF Ambassadors at the event are: Kim Goodwin, Sherwin Williams; Jason Brown, Sherwin Williams; Councilman Mike Bryan; Mark Tutor, Sherwin Williams; and Jennie Bradford Curlee, CDF. Sherwin Williams Floor Covering is located at 1889 McCullough Blvd. in Tupelo and can be reached at (662) 690-5355.

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Greater Tupelo Magazine presents: 'Tupelo's Top 20 Young Professionals'

Greater Tupelo Magazine is presenting the very first "Tupelo's Top 20 Young Professionals." An awards program, "Tupelo's Top 20 Young Professionals" is designed to honor deserving young professionals who work and make a difference in the greater Tupelo community.

"We created this program to

honor young people in the area who are truly making a difference for all citizens of Tupelo," said Wesley Wells, publisher of Greater Tupelo Magazine. "An independent panel of judges will select the deserving candidates and they will be honored at a luncheon in October. We look forward to presenting this prestigious award to young pro-

fessionals in Tupelo."

"Tupelo's Top 20 Young Professionals" is a chance to honor young professionals in Tupelo and Lee County, who have a track record of work accomplishments and are engaged in community service. Nomination forms are available in the May edition of Greater Tupelo Magazine or by contacting the

publisher at (662) 844-2602. All nominations should be received by June 30, 2010. Nominations should be limited to young professionals age 21-40 who work full-time in Tupelo and Lee County. Students are not eligible for consideration.

An independent panel will select the Top 20 from nominations received. Those selected

will be featured in a special edition of Greater Tupelo Magazine and will be honored at a luncheon at the Hilton Garden Inn/BancorpSouth Conference Center on October 20.

For more information on "Tupelo's Top 20 Young Professionals," please contact Wesley Wells at Legend Publishing at (662) 844-2602.



Tupelo Young Professionals

The April Tupelo Young Professionals event was held at Rebelanes. TYPs enjoyed networking, bowling, and refreshments courtesy of Kevin and Lisa Hartigan of Rebelanes. A service project was held in conjunction with the meeting to benefit Mid-South Project Package.



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Look for your mailed
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Should you have any questions
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Anytime Fitness opens second location

A ribbon cutting was held to celebrate the grand opening of the second location of Anytime Fitness in Tupelo. Pictured on the front row of the event are: Mark Stevens, Anytime Fitness; Raelley Stevens; Cameron Stevens; Robert Stevens; Jonathan Stevens; Kristie Stevens, Anytime Fitness; Mayor Jack Reed, Jr.; Susan Presley, Anytime Fitness; Councilman Mike Bryan; Jimmy Long, MLM Clothiers; Tara Williams, Anytime Fitness; Kirk Presley, Anytime Fitness; Melissa Presley, Anytime Fitness; Phillip Mook, Anytime Fitness; and Barbara Smith, CDF. Pictured on the back row with the CDF Ambassadors are: Orlando Pannell, CDF; Martha Swindle, CDF; and Louis Marascalco, Regions Bank. Anytime Fitness is located at 800 E. Main St. in Tupelo and can be reached at (832) 265-6924.



Varsity Grille

A ribbon cutting ceremony was held at the Varsity Grille in Tupelo. Pictured with the CDF Ambassadors at the event are: David Johnson, Varsity Grille; Kim Johnson, Varsity Grille; Kevin Summers, Varsity Grille; Leon Whitaker, Varsity Grille; Bo Borannostrand, Varsity Grille; David Steele, Varsity Grille; Councilman Jonny Davis; Councilman Fred Pitts; Jeff Snyder, Mall at Barnes Crossing; Cindy Childs, Mall at Barnes Crossing; Christina Ashley, Varsity Grille; Haley Hambrick, Mall at Barnes Crossing; Luke Stanford, Varsity Grille; Tim Bullock, Mall at Barnes Crossing; and Emily Addison, CDF. Varsity Grille is located inside the Mall at Barnes Crossing, in the old Ruby Tuesday location and can be reached at (662) 847-0027.



Orientation held for new members

A new member orientation was held April 20 in the CDF Boardroom. 20 new CDF members attended the event and learned about CDF and how to take advantage of the myriad benefits of membership. For more information on the next new member orientation, please contact Emily Addison at (662) 842-4521.

Mooreville Seventh Graders Hold Career Day

The second annual Mooreville Middle School Career Day was held April 9. Orchestrated by seventh grade career discovery instructor, Peggy Gray, the event featured an array of professionals throughout Tupelo/Lee County who shared their experiences with the career discovery students. The event was organized in February when students sent letters to CDF member businesses, asking them what types of skill sets are needed to succeed in business, as well as other questions pertaining to the workplace.

Many of the business people who responded to the class letters were invited to speak during Career Day. CDF's workforce development staff also

assisted in finding speakers for the event. Businesses who shared their time and talents with the seventh grade career discovery students included: Mississippi Department of Employment Security, BancorpSouth, North Mississippi Health Services, Tupelo Auto Sales, WTVA, Ear Nose and Throat Group, Cellular South, Community Development Foundation, University of Mississippi, Tupelo Fire Department, Mississippi Paper Company, Children's Dental Clinic, North Mississippi Sports Complex, Tupelo Marble Works, Itawamba Community College, Comcast, Cooper Tire & Rubber Co., Journal, Inc., The Police Academy, and Tennessee Valley Authority.



Mooreville Career Discovery students are pictured with presenters: (top) James Williams, ICC; Todd Beadles, CDF and (bottom) Richard Crenshaw, Journal, Inc.; Hank Boerner, NMMC Wellness Center.



HOW CAN MY BUSINESS GET MORE EXPOSURE?

Nominate a valued employee to serve as a CDF Ambassador!

The Ambassadors are a prestigious group of individuals, from the CDF member investors, who volunteer to enhance communication between the CDF and its membership. Ambassadors are required to attend events such as First Friday, groundbreakings, ribbon cuttings, and any other functions in support of the CDF. Ambassadors should be a professional in a position which allows flexibility to meet the requirements of participation in the Ambassadors Club. He/She should be interested in community involvement and be knowledgeable about CDF services and programs regarding the business community.

The 2010-2011 CDF Ambassador's Club will begin June 3. To nominate someone for the 2010-2011 CDF Ambassador's Club, or for more information, please contact Jennie Bradford Curlee at 662.842.4521 or jcurlee@cdfms.org





Community Development Foundation
Application for Membership

Please tell us about your organization

Organization Name

Mailing Address City, State, Zip Code

Physical Address (if different) City, State, Zip Code

Website Number of Employees

Category (list located on the back of this application)

Keywords (choose up to 10 words that describe your business)

Main Contact (will receive all chamber correspondence)

Contact Name Title

Phone Toll-free phone Fax

E-mail address

Additional Contact

Name Title E-mail

Areas of Interest (please circle your selections)

Ambassadors Business Roundtable Sponsorship Opportunities Tupelo Young Professionals

Do we have your permission to use your photos in our chamber publication(s)?

__Yes __No

Signature and title of authorized person with your company

My CDF membership check is enclosed \$ _____

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662.841.0693 Fax
www.cdfms.org

BusinessRewind

LEE COUNTY

Renasant reports \$3.6M in first-quarter net income

■ TUPELO - Renasant Corp., the parent of Renasant Bank, on April 20 reported first-quarter net income of \$3.6 million, or 17 cents per share. That compares to net earnings of \$6 million, or 29 cents a share, for the same period a year earlier.

Total deposits grew to \$2.71 billion, a 5.35 percent increase since Dec. 31 and a 0.91 percent increase from a year earlier. Noninterest-bearing demand deposits grew about \$10 million, or 3.31 percent in the same time frame.

Total assets were \$3.64 billion, a slight increase since Dec. 31, and a 4 percent decrease from the year-ago quarter.

Net interest income for the period was \$24.4 million, compared to \$25.3 million a year ago. Net interest margin was 3.27 percent, compared to 3.22 percent for the fourth quarter of 2009 and 3.19 percent for the year-ago period.

The allowance for loan losses as a percentage of loans was 1.78 percent, compared to 1.67 percent at the end of 2009 and 1.40 percent last year. Renasant recorded a provision for loan losses of \$6.67 million for the first quarter, compared to \$7.8 million in the fourth quarter of 2009 and \$5.04 million a year earlier.

BancorpSouth reports net income of \$8.4M

■ TUPELO - BancorpSouth reported first-quarter net income of \$8.4 million, or 10 cents per share, compared to \$29.5 million a year ago.

It also reversed a fourth-quarter loss of \$2.1 million, or 3 cents a share.

The company noted net interest margin improved to 3.88 percent, the highest level since the first quarter of 2003. Net interest revenue also rose \$1.8 percent to \$111.9 million, from the year-ago period.

Total assets were \$13.2 billion, compared with \$13.5 billion a year ago. Total deposits were \$11 billion, an 8.9 percent increase from \$10.1 billion last year. Loans and leases, net of unearned income, were relatively even at \$9.7 billion.

For the first quarter, BancorpSouth's provision for credit losses was \$43.5 million, compared to \$14.9 million for the first quarter of 2009 and \$62.3 million for the fourth quarter.

Annualized net charge-offs were 1.26 percent of average loans and leases for the first quarter, compared with 0.54 percent same period a year ago and 1.27 percent for the fourth quarter of 2009.

Downtown retailers extend shopping hours

■ TUPELO - Four downtown Tupelo retailers have changed their hours to cater to a later shopping crowd.

At an April board meeting of the Downtown Tupelo Main Street Association, Ladybug's owner Mabelle Pitcock said her store, Beauty Motif, MLM Clothiers and The Main Attraction will stay open until 7 p.m. on Thursdays.

The hours used to be for seasonal shopping or special events only, but the four retailers have made the change permanently, Pitcock said.

In addition, Beauty Motif owners said their store is open until 7 p.m. Monday through Saturday.

Pitcock added that other downtown retailers have agreed to stay open late during special events.

Hancock Fabrics names e-commerce vice president

■ BALDWIN - Hancock Fabrics recently named Stacey Gross as vice president, e-commerce. Gross will be responsible for all aspects of Internet store merchandising, marketing and operations, and will report to CEO Jane Aggers.

Before joining Hancock Fabrics, she was the director of e-commerce merchandising and operations at Oriental Trading Co. She also has been director of Internet operations for The Bombay Company and director-merchandising and business operations for KBtoys.com.

Hancock reports quarterly results

■ BALDWIN - Baldwin-based Hancock Fabrics ended its most recent quarter with a cash balance of \$2.9 million, according to a filing last month with the U.S. Securities and Exchange Commission.

The craft and fabric retailer reported sales of \$63.3 million and ordinary expenses of \$64.7 million.

The company entered the quarter, which was from Jan. 3 to April 3, with a cash balance of \$4.2 million, according to the post-confirmation quarterly summary report.

More Advanced Innovations employees get certification

■ BALDWIN - Eleven employees of Advanced Innovations at Baldwin received certificates of completion for participation in the Manufacturing Skills Basic Certification program administered by Itawam-

ba Community College's Workforce Development and Training last month.

The class, which met four hours a week since January, included OSHA safety training, blueprint reading, CPR training, precision measurement, basic math and metrics and high-performance manufacturing.

Thirteen employees completed the inaugural class last spring.

ATTALA COUNTY

First M&F Corp. posts small quarterly profit

■ KOSCIUSKO - After suffering nearly \$60 million in losses in 2009, First M&F Corp. posted a small profit in the first quarter of 2010.

For the quarter, which ended March 31, the bank reported a profit of \$853,000, or \$0.05 per diluted share, compared to a loss of \$27.2 million, or \$2.99 per share, in the same quarter of 2009.

OKTIBBEHA COUNTY

Cadence narrows Q1 loss to \$1.2 million

■ STARKVILLE - Cadence Financial Corp., parent company of Cadence Bank announced a first-quarter net loss of \$1.2 million, compared to a loss of \$84.2 million for the same period a year ago.

Cadence's net interest margin was 2.41 percent, compared to 2.64 percent in the first quarter of 2009.

Cadence's provision for loan losses dropped to \$1.6 million, compared with \$32.8 million in the

year-ago period. Net charge-offs totaled \$2.7 million compared to \$14.4 million.

Allowance for loan losses was \$42.3 million, or 4 percent of total loans, compared with \$39.1 million, or 3 percent of total loans, a year ago.

PRETISS COUNTY

PCDA executive director stepping down in June

■ BOONEVILLE - Gerald Williams, executive director of the Prentiss County Development Association since 2005 is retiring from his post at the end of June.

PCDA President Mike Kelly said that a search committee has been formed to find a replacement for Williams, who will mark 5 1/2 years at the helm of the economic development group when he retires.

Williams said he was thankful for the opportunities he had been given working with PCDA and local elected officials. He also said he would continue to work with them in economic development efforts in Prentiss County.

During his tenure, office supplier Acco Brands completed a \$55 million expansion and renovation of its Booneville complex, a move that Williams said was the biggest economic development project in the county's future.

Acco expanding plant adding up to 40 workers

■ BOONEVILLE - Office products maker and distributor Acco Brands is expanding its operations in Booneville, adding another 35-40 workers to one of its manufacturing plants.

The company said the expansion, which is expected to be finished by the end of June, also will add three salaried managers to the staff.

In 2008, the company finished a \$55 million renovation and expansion of its distribution center. That project added about 330 workers, bringing employment at the time to more than 800 people.

The facility began operations in 1969. The 2008 project, which took about two years to complete, added three new buildings.

The company's brands include Swingline, Kensington, Quartet, Wilson Jones, GBC and Day-Timer. Its customers include some of the nation's largest retailers including Staples, Office Depot, OfficeMax, Walmart, Target and Costco.

LAFAYETTE COUNTY

New hotel to be built in west side of town

■ OXFORD - Valley Creek Hotels LLC intends to begin construction on a hotel on Oxford's west end this spring.

The 84-unit AmeriInn will be built just off Highway 6 West near the Oxford city limits, thus becoming the first lodging option for travelers coming from the west.

Jim Grisham, one of the partners behind the project, described the proposed hotel as a "mid-level" property.

While it will not offer full food and beverage service, it will have complimentary breakfast and a late-afternoon/early-evening hospitality spread.

The AmeriInn will be oriented to business travelers, Grisham said, but will also add to Oxford's accommodations for weekend events.

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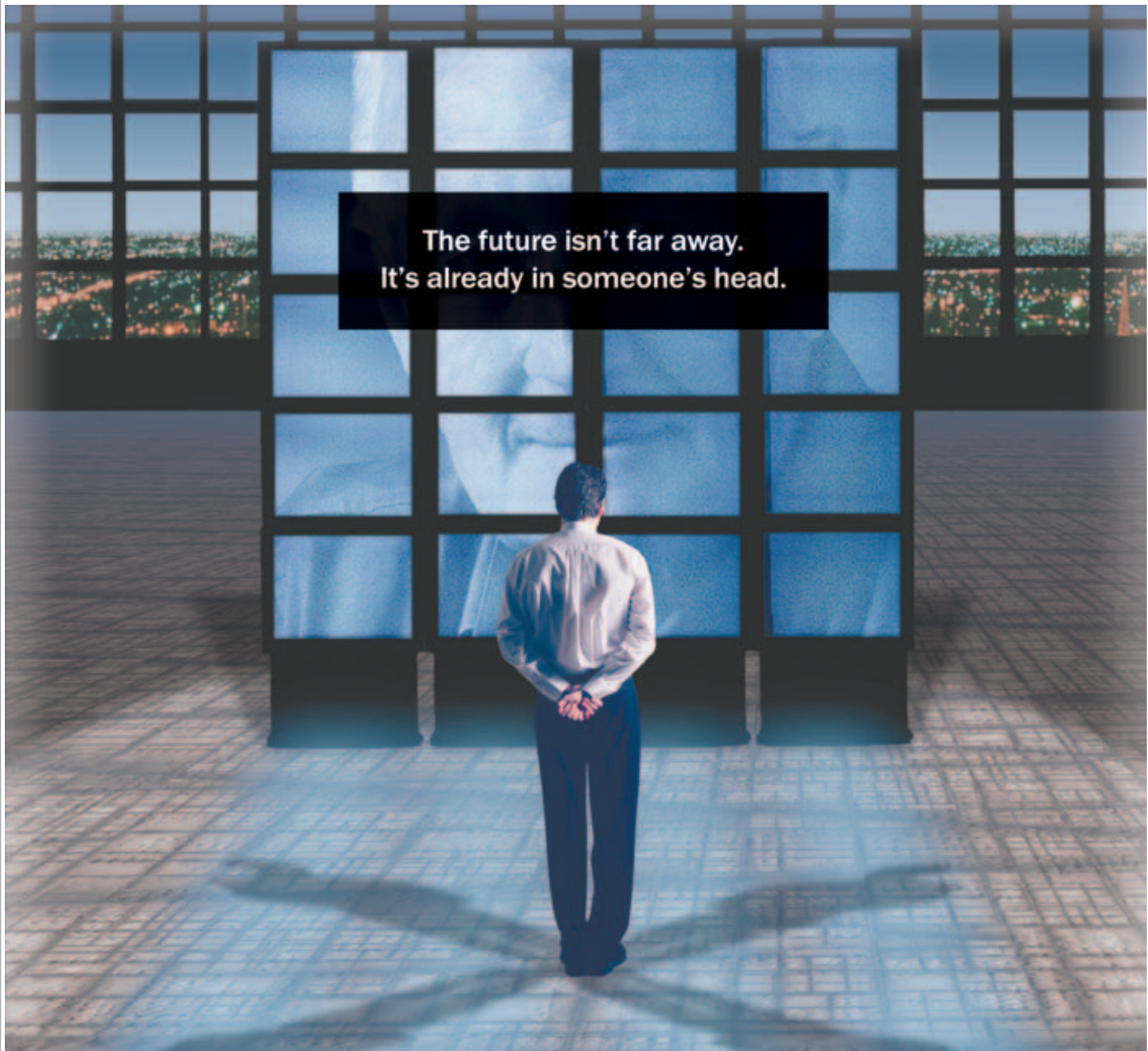
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BRIEFING

LEE COUNTY

Online art gallery focuses on north Mississippi artists

■ TUPELO – Kim Caron has opened an art gallery online at www.thecarongallery.com.

The gallery focuses on the works of north Mississippi artists.

Caron also plans to open an art gallery in Tupelo in the future, once a location is finalized.

Caron Gallery also is on Facebook.

For more information, call (662) 205-0351 or e-mail kim@thecarongallery.com

DCP payments program deadline nears for farmers

■ TUPELO – The Tupelo office of the Farm Service Agency says the sign-up for 2010 direct and counter-cyclical program will end June 1.

Farms with soybean, cotton, corn, grain sorghum, oats or rice base acreage may voluntarily enroll in the DCP, which gives producers on those farms direct (fixed payments).

The DCP also involves counter-cyclical payments on crops when market prices fall below target prices for any given year.

For more information, contact Lee County FSA Director Ross Loftin at (662) 680-9991 or ross.loftin@ms.usda.gov.

FSA puts call out to livestock producers

■ TUPELO – The Tupelo office of the Farm Service Agency reminds producers that the notice of loss for the livestock indemnity program is required to be filed with the FSA as soon as possible after the weather event that caused the loss. It must be filed no later than 30 calendar days from the loss of the livestock or 30 days after the end of the calendar year in which the loss occurred, whichever is earlier.

Producers are encouraged to file a notice of loss within 24 hours of the livestock death so they can be reminded of the required documentation they will need to provide before evidence of the livestock death is destroyed.

FSA administers LIP, which makes payments to eligible livestock producers for deaths of eligible livestock directly caused by eligible adverse weather. Eligible livestock must have been maintained for commercial use as part of a farming operation.

For more information, contact Lee County FSA Director Ross Loftin at (662) 680-9991 or ross.loftin@ms.usda.gov.

HINDS COUNTY

Preregistration open for state wholesale show

■ JACKSON – The Mississippi Development Authority has opened preregistration for credentialed buyers and retailers for the 2010 Mississippi Market Wholesale Show to be held June 3-4 at the Mississippi Trade Mart building in Jackson.

Items displayed include gift items, jewelry, home accents, personal accessories, bath and beauty products, gourmet foods and more. Attendees represent a variety of businesses, including gift shops, florists, drug stores, gourmet stores, interior designers, boutiques, clothing and jewelry stores, garden

centers and other specialty shops.

Preregister at MississippiMarket.org or by calling (888) 886-3323 until May 26. After May 26, preregistration will no longer be available, but buyers can register at the door by bringing their tax number and two forms of credentials.

The show is for credentialed buyers and retail business owners only and is not open to the general public.

ITAWAMBA COUNTY

ICC offers forklift driver's recertification class

■ BELDEN – Itawamba Community College is offering a forklift driver's recertification class for OSHA compliance from 12:30 p.m. to 4:30 p.m. on May 12 at the Belden Center.

The class is for people who already are skilled forklift drivers but need to be recertified to stay within OSHA compliance. Topics to be covered include a refresher in basic driver fundamentals, operator safety and a written test.

Jimmy Belk will be the instructor. The class is free. The deadline for registration is May 10. For more information or to register, contact Tatiana Cipkowski at (662) 620-5210 or tcipkowski@iccms.edu.

OKTIBBEHA COUNTY

Workshop geared to help manufacturers

■ STARKVILLE – Several groups, including Mississippi State University's Franklin Furniture Institute, are sponsoring a May 18 conference designed to help manufacturers and other businesses better compete in a changing global business environment.

The event starts at 9:30 a.m. at the BancorpSouth Conference Center in Tupelo. Major topics include importing, government regulations and labor issues.

Admission is \$50 and includes lunch and conference materials.

Along with the Franklin Institute, sponsors include the MSU College of Business Technology Resource Institute and the U.S. Economic Development Administration.

Chris Byrd, senior human resource manager at the Viking Range Corp., will present the keynote address, "Survivor 2010: Recovery in a Recession-ridden Reality."

To register, click Strategy 2010 at www.ffi.msstate.edu or contact Amy Garrard at (662) 325-8453.

MSU, community colleges form work force university

■ STARKVILLE – During steep economic downturns such as the one currently impacting the state, partnerships can prove invaluable in managing public resources.

One such collaboration is a new work force training opportunity provided by Mississippi State University's Research and Curriculum Unit and the state's community and junior colleges.

Through the Mississippi Workforce University web portal administered by MSU, online CompTIA A+ certification training for computer support technicians is being offered in the place of a traditional classroom setting.

Dean Roger Whitlock, head of East Central Community College's workforce division, said the certifica-

tion program covers such areas as installation, preventive maintenance, networking, security, and troubleshooting. While vendor-neutral in delivery, it is part of certification tracks used by Microsoft, Hewlett-Packard, Cisco, Novell, and other related businesses.

A+ certification is considered the standard for any technician or specialist in the information technology field. Additionally, it is open to individuals with or without a bachelor's degree, as well as those already employed in the IT field.

Lemond Irvin, MSU's Mississippi Workforce University project manager, said the partnership illustrates how both levels of higher education can provide in-demand classes across a broad geographic area, as well as the leveraging of resources from different educational entities.

For more information, please www.msworkforceuniversity.com.

WASHINGTON, DC

Tax-free, employer-provided health coverage available

■ As a result of changes made by the recently enacted Affordable Care Act, health coverage provided for an employee's children under 27 years old is now generally tax-free to the employee.

The change took effect March 30.

The Internal Revenue Service said that these changes immediately allow employers with cafeteria plans – plans that allow employees to choose from a menu of tax-free benefit options and cash or taxable benefits – to permit employees to begin making pre-tax contributions to pay for this expanded benefit.

IRS Notice 2010-38, posted on the IRS website, IRS.gov, explains these changes and provides further guidance to employers, employees, health insurers and other interested taxpayers.

This expanded health care tax benefit applies to various workplace and retiree health plans. It also applies to self-employed individuals who qualify for the self-employed health insurance deduction on their federal income tax return.

Employees who have children who will not have reached age 27 by the end of the year are eligible for the new tax benefit from March 30 forward, if the children are already covered under the employer's plan or are added to the employer's plan at any time. For this purpose, a child includes a son, daughter, stepchild, adopted child or eligible foster child. This new age 27 standard replaces the lower age limits that applied under prior tax law, as well as the requirement that a child generally qualify as a dependent for tax purposes.

The notice says that employers with cafeteria plans may permit employees to immediately make pre-tax salary reduction contributions to provide coverage for children under age 27, even if the cafeteria plan has not yet been amended to cover these individuals. Plan sponsors then have until the end of 2010 to amend their cafeteria plan language to incorporate this change.

In addition to changing the tax rules as described above, the Affordable Care Act also requires plans that provide dependent coverage of children to continue to make the coverage available for an adult child until the child turns age 26. The extended coverage must be provided not later than plan years beginning on or after Sept. 23, 2010. The favorable tax treatment described in the notice applies to that extended coverage.

Further information on this and other health care provisions can be found on IRS.gov.

COBRA subsidy eligibility period extended to May 31

■ Workers who lose their jobs during April and May may qualify for a 65 percent subsidy on their COBRA health insurance premiums, according to the Internal Revenue Service. The American Recovery and Reinvestment Act established this subsidy to help workers who lost their jobs as a result of the recession to maintain their employer sponsored health insurance.

The Continuing Extension Act of 2010, enacted April 15, reinstated the COBRA subsidy, which had expired on March 31. As a result, workers who are involuntarily terminated from employment between Sept. 1, 2008 and May 31, 2010, may be eligible for a 65-percent subsidy of their COBRA premiums for a period of up to 15 months. In some cases, workers who had their hours reduced and later lose their jobs may also be eligible for the subsidy.

Employers must provide COBRA coverage to eligible individuals who pay 35 percent of the COBRA premium. Employers are reimbursed for the other 65 percent by claiming a credit for the subsidy on their payroll tax returns: Form 941, Employers Quarterly Federal Tax Return, Form 944, Employer's Annual Federal Tax Return, or Form 943, Employer's Annual Federal Tax Return for Agricultural Employees. Employers must maintain supporting documentation for the claimed credit.

There is much more information about the COBRA subsidy, including questions and answers for

employers, and for employees or former employees, on the COBRA pages of IRS.gov.

Some people who are eligible for the COBRA subsidy also qualify for the health coverage tax credit and may want to choose the more generous HCTC benefit instead. The HCTC pays 80 percent of health insurance premiums for those who qualify. See more at irs.gov/individuals/article/0,,id=185800,00.html.

Open house on May 15 to help solve tax problems

■ Internal Revenue Service will host a special nationwide open house on May 15 to help small businesses and individuals solve tax problems.

About 200 IRS offices, at least one in every state, will be open May 15 from 9 a.m. to 2 p.m. local time. IRS staff will be available on site or by telephone to help taxpayers work through their problems.

IRS locations will be equipped to handle issues involving notices and payments, return preparation, audits and a variety of other issues. At a previous IRS open house on March 27, about two-thirds of taxpayers requested and received assistance with payments and notices.

So, for example, a taxpayer who cannot pay a tax balance due can discuss with an IRS professional whether an installment agreement is appropriate and, if so, fill out the paperwork. Assistance with offers-in-compromise will also be available. Likewise, a taxpayer struggling to complete a certain IRS form or schedule can work directly with IRS staff to get the job done.

Locations for the May 15 Open House are listed on the IRS website, IRS.gov.

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Cards

Continued from Page 6

he doesn't like using PINs.

"If someone gets that PIN, however they got it, and used the card, then I'm going to have to jump through a few more hoops to resolve any disputes I have," he said. "If I used the card as a credit card, I had to sign it and I can physically dispute a charge if I need to."

In other words, using your debit card as a credit card entitles you to the same protection other credit card holders have.

You won't be liable for fraudulent credit transaction and you can also take advantage of the credit card company's mediation process to handle any disputes.

Depending on your bank, disputing a fraudulent debit card transaction may be much more difficult.

Losing your credit card limits your exposure to \$50. Losing a debit card limits your exposure to the same amount, provided the bank is informed within two business days. Beyond that, your liability limit is \$500. And a bank has up to 10 business days, and up to

45 days if an investigation is required, to restore your balance.

Also, according to the Federal Reserve, "If you do not report an unauthorized transfer that appears on your statement within 60 days after the statement is mailed to you, you risk unlimited loss on transfers made after the 60-day period. That means you could lose all the money in your account plus your maximum overdraft line of credit, if any."

But advocates of debit card use say it helps consumers keep an eye on their budgets and their accounts. Debit card users also don't have to worry about monthly bills, finance charges and interest rates.

Ultimately, it's up to consumers whether to use their bank cards as debit cards or credit cards and to weigh the pros and cons of each.

Ramage offers this advice: Sign the back of the card, no matter how you use it.

"I've heard people say not to sign the card," he said. "If you don't sign the back of the card, the merchant has the right to ask for identification. I personally don't like showing my ID to someone. Who know what they might do with that information?"

Codes

Continued from Page 10

on its marketing materials as a way to appeal to tech-savvy members of Generation Y, who also are called Millennials or Generation Next.

The members of Gen Y are defined various ways, but for Renasant's needs, Oxford defines Millennials as people born between 1980 and 2000. They typically are the children of Baby Boomers.

"Generation Y is the next target market," Oxford said. "They use social media and Twitter a whole lot more than anyone else and they are adopting QR codes more than anyone."

Oxford said he's been getting comments from older members of the community, who ask if the QR codes are a type of 3D "Magic Eye" art.

"Am I supposed to stare at it?" is a response Oxford said he gets frequently.



Generation Y users, on the other hand, get it, he said, adding that he expects familiarity to grow as more businesses use quick response codes.

"I think QRC is going to pick up some popularity in the future," Oxford said.

Contact **Carlie Kollath** at (662) 678-1598 or carlie.kollath@journal.com.

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Overdraft

Continued from Page 5

Jaggers said, are not NSF fees and not part of opting out of Reg E.

If customers opt out of NSF fees through Reg E, they still can have linked accounts. Once the available funds are gone in the linked account, then the transactions will be declined.

Letting customers know

Area banks already have started reaching out to customers about the changes. Kent at BNA said they haven't heard back from enough clients to see if there is a trend one way or the other, but she indicated which one she prefers.

"Personally, I like the service," Kent said. "If I get in a pinch or I haven't managed my checking account like I should have, I like the service."

But she expects some customers, such as those

who have college students linked to their accounts, will opt out of the overdraft program. Banks cannot designate specific users as opted in or opted out. For example, if one user opts in for overdraft protection for a joint account, both users are opted in.

"We're just informing our customers about the change and we want them to make an educated decision about what's good for them and their family finances," Kent said. "If they choose to opt in, fine. We're not pushing it either way."

BancorpSouth starts its outreach programs this month.

"I think there will be a number of customers who will opt in because paying for overdrafts is a value and a service to them," Jaggers said. "I think there will be a number of customers who will opt out for whatever their reasons are."

Added Randy Burchfield, BancorpSouth's senior vice president of marketing, "I think it may take getting de-

clined to change their mind."

As part of Reg E, customers may opt in and opt out whenever they like. They can opt out this week and then reconsider and opt in next week. The banks will go by the most recent decision they have on record.

Renasant has been getting in touch with its clients for several weeks and Oxford said most of them are opting in.

"Opting in allows them to keep things how they are," Oxford said.

The numbers so far are a good sign to Oxford and others in the banking industry, who are evaluating how the changes might impact the business of the bank.

"Those fees, as unpopular as they are, they allow banks to offer free checking and accounts where banks pay you to have a deposit," Oxford said. "If it comes back that everyone opts out, it may be the end of free checking."

Contact **Carlie Kollath** at (662) 678-1598 or carlie.kollath@djournal.com.

Avoiding fees

■ Consumer tips to avoid paying overdraft fees:

1. Use direct deposit for your paycheck. You will have access to your paycheck immediately.
2. Keep track of your balance and transactions online, by phone, at the ATM or on your mobile device. Don't forget about automatic payments.
3. Keep a "pad" or cushion of money in your checking account just to be safe.
4. Link your checking account to a savings account or credit card.
5. Ask your bank for an overdraft line of credit that will cover you if you overdraw your account. Just be sure to pay it back as soon as you get the bill.
6. Consider opting-out of overdraft protection.
7. See if your bank offers automatic notification when your balance drops below a certain level.
8. Change banks if your bank doesn't offer the services you would like or charges too much for overdrafts.

SOURCE: AMERICAN BANKERS ASSOCIATION

UM accountancy offers Becker CPA review course

University of Mississippi

OXFORD - Accountancy students at the University of Mississippi can get a leg up on their peers when it comes job-hunting time by taking the "Ole Miss-Becker" Certified Public Accountant Review as a credit course through the university's Patterson School of Accountancy.

Becker Professional Education offers preparation courses for the CPA exam and other professional certification exams.

Although this is the third year the school has offered the CPA review course, it is only the second year that students can receive academic credit for it, helping them focus on the course much as they do with other accounting classes.

Many students who have taken the course have received their bachelor's degrees in accounting and are enrolled in the master's program in either taxation or accountancy.

Passing the CPA exam is a requirement in the United States to be a certified accountant, and people who do so generally earn at least 10 percent more than non-CPA accountants.

Forty-nine students participated in the course during spring 2009. The CPA exam includes four individual parts.

At the end of last summer, 147 scores on individual sections had been reported, with 132 passes and 15 fails. The pass rate was 89.8 percent, compared with the national average of about 50 percent on individual sections. About half the UM students passed all four parts of the CPA exam on the first sitting.

To learn more about the Patterson School of Accountancy, visit www.olemiss.edu/depts/accountancy/.

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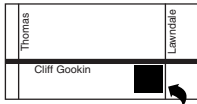
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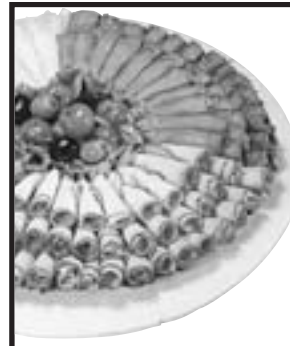
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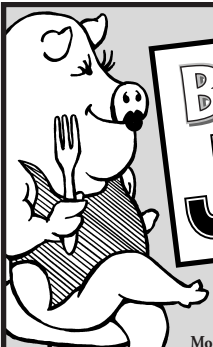
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