



SOUTH CAROLINA  
BANKERS SCHOOL

**2017**  
*Annual Report*

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REACHING  
NEW HEIGHTS

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## REACHING NEW HEIGHTS

As we enter our 56th year, the South Carolina Bankers School is continuing to reach new heights. This annual report will provide you with the most up-to-date information on the South Carolina Bankers School and the knowledge you need to keep your bank involved in all areas of the school's performance and future plans.

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## OUR MISSION

The South Carolina Bankers School provides general educational experiences in many phases of banking. Students are expected to be junior and mid-management level officers or administrators. The three-year program challenges students to learn more about their responsibilities while preparing them for future advancement within the industry. Students acquire a better knowledge of the total scope of their organizations and the role the financial services industry plays in the national economy.

The school consists of a three-year progressive course of instruction with a one-week resident session for each of the three consecutive years. Successful completion of exams and home-study problems between the first two years is a prerequisite for advancement to the next year.

The South Carolina Bankers School is ranked among the preeminent institutions of its kind in the nation. Thousands of Palmetto State bankers have enrolled and graduated from the program over the past half century, including many of South Carolina's highest-profile banking executives.

# CHAIRMAN'S MESSAGE



The 2017 session of the South Carolina Bankers School proved a success again. Held July 9-14 at Lander University, Greenwood, SC, this past term marked the 56th consecutive year that the SCBA has put on its top-notch program. We had an outstanding year as the class of 2019 was 61 strong, marking the largest class since 2008, and total student enrollment was 137. I truly believe we can build on this momentum. The school's strong slate of instructors and courses allowed us to continue to enhance our reputation as one of the best banking schools in the nation. I am also pleased to announce that the third-year class raised more than \$10,000 for the SCBA's Palmetto Scholarship fund.

The SCBS faculty is a blend of the best from the banking, professional and academic worlds. Many faculty members have been associated with the school for a number of years. This past session's faculty included numerous bankers, attorneys and business representatives from the Carolinas and across the Southeast. These practicing bankers and other industry representatives provided students with real-life experiences and situations. The board and course coordinators understand that you strive to make every dollar count in your institution, and it's our goal to make the school a worthwhile and valuable experience for each student. The SCBS provides an excellent intermediate-level education without the cost found at out-of-state banking schools.

The school has real economic value, an important consideration given the budgetary constraints all banks find themselves facing today. The Bankers School once again received high ratings from students, and recent graduates reported positive results when implementing lessons learned. The school also offers valuable networking opportunities, allowing students to establish relationships that will benefit them in the years and decades ahead. The board and course coordinators have met with the faculty and the student advisory committee to continue reshaping the curriculum and considering what, if any, changes might be needed. Faculty and curriculum are carefully evaluated by the SCBS course coordinators, board of directors, students and the school administrator to ensure that students receive the highest quality and most relevant instruction available. This review of the school continues to assist the personnel of banks in meeting the changing demands of the banking industry.

We still face challenges: consolidation; expense control; downsizing of staff which reduces number of eligible bankers able to attend; the reduction or stoppage in issuance of bank charters; and super-regional banks relying on internal training programs. However, the support our school receives from bank CEOs continues to be excellent. Without this backing, the South Carolina Bankers School could not enjoy the success it does. This investment in your employees will pay dividends down the road with the expanded knowledge gained from the school's curriculum. I look forward to your ongoing support as the school seeks to continue providing a cost-effective banking education. We have already begun planning for the 2018 school, which will again be held at Lander University. I am confident that the quality of the school, its reputation, its faculty, and the necessity of training and networking education will allow our school to remain strong.

Please feel free to contact Carolyn Laffitte Bradley, our administrator, myself or any other school board member should you have any questions or comments.

Best ,

Edward McKelvey, Jr.

South State Bank, SCBS Chairman 2017

# SCBS HISTORY

## OUR HISTORY

SCBS 2017 Annual Report



The South Carolina Bankers School successfully completed its 56th annual session on Friday, July 14, 2017, at Greenwood's Lander University. On Thursday evening, 31 students received certificates of graduation recognizing their hard work and dedication. Since its inception in 1961, the school has developed into a fully staffed learning institution combining both the practical and academic disciplines of banking.

The significant industry changes experienced during the 56 years of the school have required similar changes in structure, curriculum and instruction. In 1982, the school adopted and implemented a separate set of bylaws, procedures and practices. A nine-member board of directors was established, with one of the directors serving a one-year term as chairman. Each director holds office for a three year term, and directors' terms begin on the first day of the month following completion of each school session. A director is eligible to succeed himself/herself for a three-year term.

This structure differs significantly from earlier times when the school board represented a standing committee of the South Carolina Bankers Association. With the guidance of the Association, this new structure has provided the school with continuity of direction and a purpose which benefits administration, faculty, and most importantly, our students.

During the 1985 session, the board implemented the concept of "Course Coordinators" in order to reinforce the overall supervision and evaluation process of the school. This new structure has provided great relief in the overall administrative process and has also given the curriculum a higher degree of consistency and less instructional overlap. An in-depth review of this concept and its function follows in the remainder of this report. Prerequisite courses for first-year students were phased in during the 1985 school. To be eligible for admission, an applicant must have completed one semester of AIB or college equivalency in Accounting I, Macroeconomics I and Principles of Banking I. He or she must be a full-time employee of a commercial bank or S&L and have at least a single year's experience with a financial institution. An applicant who has not taken the prerequisite courses may take an accelerated AIB test on the required subjects to receive AIB credit and become eligible for admission to the school. Each year the Board reviews and updates the admission requirements as necessary.

It was the consensus of students, faculty and the SCBS Board members that the 2017 session was extremely successful, effective and efficient. The attitude and enthusiasm of the students contributed a great deal to making the 2017 school a tremendous learning experience. The Course Coordinators are also to be commended for the excellent work they do throughout the year in preparing for the next school session. Without question, the support of and participation by our South Carolina banks and savings and loans contributed greatly to this success. The school's future is dependent upon the continuing support of these institutions and their management.



Third-year students work in their BankExec teams

# 2017 BOARD OF DIRECTORS

The South Carolina Bankers School Board of Directors' main objective for the school's three-year program is to give junior and mid-management-level officers and administrators a challenging curriculum and the opportunity to better prepare for advancement in their banking careers.

## 2017 SCHOOL BOARD OF DIRECTORS

SCBS 2017 Annual Report



**Edward McKelvey, Jr., *Chairman***

South State Bank, Charleston

**Scott M. Frierson, *Chairman-Elect***

CresCom, Greenville

**P. Carter Pearson**

BNC Bank, Mt. Pleasant

**April R. Prince**

Park Sterling Bank, Greenwood

**Annette L. Scott**

Countybank, Greenwood

**Mary S. "Molly" Jones**

TD Bank, N.A., Columbia

**Ford P. Menefee**

The Bank of South Carolina, Charleston

**Robert L. "Bob" White**

Bank of Travelers Rest, Greenville

**J. Reeves Skeen**

First Citizens Bank, Charleston

**Tricia P. "Trish" Springfield**

Southern First Bank, Greenville

**Marvin E. Robinson, Jr.**

Wells Fargo, Lexington



2017 South Carolina Bankers School Chairman Edward McKelvey addresses students and faculty.

## EX-OFFICIO MEMBERS

**John C. Griggs, III**

NBSC, a division of Synovus Bank  
Columbia

***Immediate Past Chairman***

**James R. "Jimmy" Clarkson**

First Reliance Bank  
Loris

# 2018 BOARD OF DIRECTORS

By providing students with challenges and opportunities, the end result is a stronger industry better prepared to succeed against competition, a more qualified individual able to accept and respond to the increased industry demands, and a more profitable bank.

## 2018 SCHOOL BOARD OF DIRECTORS

SCBS 2017 Annual Report



**Scott M. Frierson, *Chairman***

CresCom Bank, Greenville

**Ford P. Menefee, *Chairman-Elect***

The Bank of South Carolina, Charleston

**Annette L. Scott**

Countybank, Greenwood

**Robert L. “Bob” White**

Bank of Travelers Rest, Greenville

**Mary S. “Molly” Jones**

TD Bank, N.A., Columbia

**J. Reeves Skeen**

First Citizens Bank, Charleston

**Marvin E. Robinson, Jr.**

Wells Fargo, Lexington

**Tricia P. “Trish” Springfield**

Southern First Bank, Greenville

**Robert P. Hucks, II**

Coastal Carolina National Bank, Myrtle Beach

**Tyler B. Hudson**

NBSC, a division of Synovus Bank, Columbia

**Joseph A. “Drew” Painter**

First Community Bank, Columbia



2017 SCBS Chairman Edward McKelvey is congratulated by Chairman-Elect Scott Frierson, CresCom Bank.

## EX-OFFICIO MEMBERS

**Edward McKelvey, Jr.**

South State Bank Charleston

*Immediate Past Chairman*

**James R. “Jimmy” Clarkson**

First Reliance Bank

Loris

# CURRICULUM

## *SCBS Curriculum Changes with Industry*

Current course schedules in no way resemble those of years past, as the present curriculum reflects the many changes and developments which have occurred in the banking industry. In keeping with the original intent of the school, the current objective remains to provide students with a general background on banking skills. In order to integrate the BankExec simulation course into the third-year class for the 1988 session, some course were moved from the third-year curriculum to the first- and second-year courses of study. Additional adjustments in curriculum were made each year to better prepare first- and second-year student for BankExec, which is now an integral part of the program.

### **FIRST YEAR:**

61 students took courses in Analyzing Bank Financial Performance, Bank Marketing and Sales, Consumer Credit Home Mortgage, Business Applications, Leadership, Team Building, and Money and Banking. Two electives were offered: Information Security and Commercial Loan Workout. Total class time amounted to 26.5 hours.

### **SECOND YEAR:**

The second-year students, 45 in all, were offered a choice: Commercial Lending or Lending for Non-Lenders, which allowed our instructors to teach at the skill level of the student. Other courses offered were Asset/Liability Management, Banking Law, Compliance Regulations that Impact Every Bank, Bank Investments, Labor Law and Employment and The "Sales Culture" Process. Two electives were included: Analyzing Residential Real Estate Appraisals and Capital Planning/Strategic Thinking. These courses provided 25 hours of classroom instruction.

### **THIRD YEAR:**

31 third-year students participated in the BankExec simulation course, which totaled 26 hours. Additional third-year courses were Political and Social Advocacy for Banks, Funding Alternatives, Managing Interest Rate Risk in the Current Environment, Presentation Skills and Trust. These courses totaled 34 hours in class time. However, these students spent many more hours outside of class preparing for BankExec assignments, including a pre-class assignment due prior to the beginning of the school.

The curriculum is reviewed regularly, both as it relates to the needs of the student and industry changes. Course and instructor evaluations are closely monitored by course coordinators and the SCBS Board.

*'In keeping with the original intent of the school, the current objective remains to provide the student with a general background in banking skills.'*



# BANKEEXEC

## *Simulation Provides Real-World Experience*

The BankExec course, now in its 29th year at the South Carolina Bankers School, was extremely well-received by the 2017 senior class. Dr. Ernest W. “Ernie” Swift of Atlanta was the course administrator. C. Alston Brooks, Jr. of BB&T, Dr. Ronald W. “Ron” Best of the University of West Georgia and James R. “Jimmy” Clarkson of First Reliance Bank assisted with the BankExec groups this year. Due to the expertise of these instructors, the program was highly successful and ran smoothly. The SCBS Board believes this is a valuable asset to the curriculum.

The BankExec participants worked in four-to-five member teams in direct competition with one another. Teams made decisions about investment portfolios, loan policies, capital structures, asset/liability management and many other issues, based on both community and national economic conditions. Students learned to respond to changing situations that parallel real-world banking.

The challenge of managing a bank during the BankExec simulation is the perfect culmination of the learning experience at SCBS. BankExec is indeed the highlight of the senior year. Third-year students do not have an exam requirement on the last day of school. Instead, they are required to participate in the presentation of their “bank’s” annual report. In order to help BankExec teams prepare more effectively for the annual reports, a presentation skills course is incorporated into the third-year curriculum.

The information provided in this segment includes tips on being a dynamic speaker and organizing ideas, as well as guidelines on cohesive team presentations, using visuals and handling questions. The winning team was chosen based on overall financial performance during the week in combination with annual report presentations. Course administrator Dr. Swift evaluated financial performance, while the SCBS Board members and other bankers acted as judges for the annual reports. An added criterion for choosing the winning team(s) was the demonstration that every team member is knowledgeable and able to answer questions from instructors.

SCBS is pleased to recognize the following third-year students who participated on the winning BankExec team:



### **“TEAM WON”**

**Aaron Godlewski**, Horry County State Bank

**Clinton McKinney**, TD Bank, N.A.

**Nelson Poe, III**, Southern First Bank

**Mary Schnabel**, South State Bank

**Allison Stout**, Coastal Carolina National Bank

**Matt Williams**, United Community Bank

# STUDENT ENVIRONMENT

## *Enrollment Continues to be Healthy at SCBS*

A concern of all banking schools, both on the state and graduate levels, is enrollment. SCBS enrollment may be affected by a number of factors, including bank mergers in the state. In an attempt to gain new source of registrations, the school was opened to students from non-member financial institutions in 1992. The SCBA Board of Directors approved this decision, and those students were invited to attend the school at a non-member fee.



First-year students learn about Analyzing Bank Financial performance, instructed by Richard N. "Dick" Burch, South Atlantic Bank.

In 2017, the first-year class had a significant increase in enrollment with 61 students, the highest since 2008. In all, there were 137 students, including 126 from banks, seven from Farm Credit Banks and four from the Federal Reserve institutions. By comparison, the 2016 session had enrollment of 134 students, with 127 individuals from banks, three students from Farm Credit Banks, three from Federal Reserve Institutions and one associate member. Enrollment for the 2015 session was 130 students, with 126 individuals from banks, two students from Farm Credit Banks and two from the Federal Reserve.

A demographic profile can be found on page 15 for the three classes that attended the 2017 SCBS session. Students in branch management, loan/credit administration and account officers continue to make up a majority of all classes.

## *School Adapts to Changing Environment*



Change is certainly not new to the world of banking. However, most would agree that through the past decade, change and the resulting need for creativity and flexibility have become integral parts of our lives. The school also has been affected by these changes, and has attempted, through a constant review of curriculum and faculty, to offer its students an enlightening and topical learning experience.

The school has been successful in meeting the changing needs of its student body. A review of these student responses reveals that from our student's perspectives, the quality of both course content and faculty continues to improve. Because the student body of the South Carolina Bankers School is itself becoming more knowledgeable and demanding, such progress is essential to maintain a strong, effective school.

Today's student is more inquisitive, career-oriented and demanding of educational experience and self. By monitoring closely the demographics of its participants, the South Carolina Bankers School seeks to provide students with the education that will enable them to not only improve their own abilities, but better aid their respective financial institutions.

# STUDENT ENVIRONMENT

## *Lander Provides Rich Learning Environment*

The 2017 session of the South Carolina Bankers School was held at Lander University in Greenwood, SC, marking the seventh year the school has been held at the Upstate campus. Prior to being sited at Lander, the University of South Carolina was home to the school, beginning in 1961 Lander University has helped ensure that the student experience is rewarding.

Because of the efforts of Lander's professional staff, our summer learning experience was of maximum benefit and enjoyment. The devotion and dedication

displayed by these professionals have enabled our school to develop into one of the premier institutions of its type in the Southeast. On a broader basis, we want to express our sincere appreciation to Lander University for the support given to our Bankers School. The strong cooperation of Lander University and its many exceptional individuals are vital to the school.



Lander Hall on the Lander University campus

## *Home-Study Problems Challenging for Students*

Six home-study problems are required for completion of the school. These problems are submitted by the students between school sessions. While the problems require extensive work by each student, they provide a forum for practical application of the classroom instruction received during the session.

The problems have an additional benefit in that they generally require students to analyze and evaluate various areas of his or her own bank. This work product can then be used as a management tool for development and improvement within the institution.

These problems are prepared by school instructors in the following subject areas:



### FIRST YEAR

Bank Marketing and Sales  
Consumer Credit/Home  
Mortgage  
Money and Banking

### SECOND YEAR

Asset/Liability Management  
Bank Investments  
Commercial Lending OR Lending  
for Non-Lenders

# KEYNOTE SPEAKER & GRADUATION



On the evening of Tuesday, July 11, R. Thornwell Dunlap, III, chairman of the South Carolina Bankers Association and president and chief executive officer of Greenwood-based Countybank, addressed the student body. His remarks focused on leadership.

On Thursday evening, a reception was held prior to the graduation exercises to give the chief executive officers and other executives an opportunity to greet the students and support each with their accomplishment.

SCBS students, board of directors, course coordinators, faculty, graduates, their CEOs and senior management were treated to dinner followed by the diploma presentation. The first- and second-year students were encouraged to sit in groups with their classmates, while other tables were reserved for the graduating class and their bank representatives.

During the ceremony, the chairmen of the SCBA and SCBS, Thornwell Dunlap and Edward McKelvey, respectively, addressed the audience, the Lillie H. Magalis Award was given to the senior with the highest cumulative average and the 31 graduates were presented with their diplomas.

The third-year class officers also announced the amount of funds raised throughout the year for the Palmetto Scholarship and the results of the first-year class election were also unveiled.



Since its inception in 1961 close to 3,000 students have graduated from the South Carolina Bankers School. The Class of 2017's 31 graduates are pictured and listed on page 13.

# COURSE COORDINATORS/FACULTY

Coordinators meet several times a year. Meetings focus on course selection, content, faculty selection and curriculum continuity. During past sessions, coordinators served as general administrators of faculty and class sessions. Below are the Course Coordinators and their respective areas of academic responsibility:

**James R. “Jimmy” Clarkson**, Economics and Finance, First Reliance Bank, Loris  
**W. David Keller**, Leadership and Sales Development, Southern First Bank, Cayce  
**R. Scott Plyler**, Lending and Investments, South Atlantic Bank, Myrtle Beach  
**Francis A. “Frank” Townsend, III**, General Banking and Support, South State Bank, Aiken

## 2017 FACULTY MEMBERS

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### FIRST-YEAR INSTRUCTORS

**Dr. Joshua A. Brooks**  
Lander University, Greenwood  
Money & Banking, 5 hours  
*Home Study Problem*

**Richard N. “Dick” Burch**  
South Atlantic Bank, Myrtle Beach  
Analyzing Bank Financial  
Performance, 3 hours

**Ronald L. “Rusty” Copsey**  
Wells Fargo, Greenville  
Business Applications, 4 hours

**Patricia A “Trisha” Craven**  
Craven Consulting Group LLC,  
Greenwood  
Team Building, 1.5 hours

**Alejandro M. “Alex” Hernandez**  
DefenseStorm, Cartersville, GA  
Information Security,  
2 hours, *Elective*

**Claire F. Kuhl**  
V&R Consulting, LLC, Greenwood  
Leadership, 3 hours

**David L. Moore**  
Capital Bank, Columbia  
Commercial Loan Workout,  
2 hours, *Elective*

**James B. “Jim” Smith**  
Sandhills Bank, North Myrtle Beach  
Consumer Credit/Home Mtg., 5 hours  
*Home Study Problem*

**Tricia P. “Trish” Springfield**  
Southern First Bank, Greenville  
Bank Marketing & Sales, 3 hours  
*Home Study Problem*

### SECOND-YEAR INSTRUCTORS

**Michael P. “Mike” Ayotte**  
Morganton Savings Bank, Morganton, NC  
Bank Investments, 4 hours  
*Home Study Problem*

**J. Mark Chapman**  
SouthEastern Evaluation, Greenville  
Analyzing Residential Real Estate  
Appraisals , 2 hours, *Elective*

**V. Nicole “Nici” Comer, Esq.**  
South State Bank, Columbia  
Banking Law, 3 hours

**William L. “Bill” Duda**  
Ogletree, Deakins, Nash, Smoak  
& Stewart, Columbia  
Labor and Employee Law, 2 hours

**Janet H. “Jan” Hollar**  
Horry County State Bank, Loris  
Capital Planning / Strategic Thinking  
2 hours, *Elective*

**Lesley M. Lampert**  
Heritage Community Bank, Camden  
Compliance Regulations that Impact  
Every Bank, 3 hours

**Lindsey C. Livingston, Esq.**  
South State Bank, Columbia  
Banking Law, 3 hours

**Mary Jo Rogers**  
South Atlantic Bank, Myrtle Beach  
Lending for Non-Lenders, 3 hours  
*Home Study Problem*

**Dale S. Sheller**  
The Baker Group, Oklahoma City, OK  
Asset/Liability Management, 5 hours  
*Home Study Problem*

**Tricia P. “Trish” Springfield**  
Southern First Bank, Greenville  
The “Sales Culture” Process, 3 hours

**Alan J. Whitecross**  
Thurmond, Clower & Associates,  
Columbia  
Lending for Commercial Lenders,  
3 hours  
*Home Study Problem*

### THIRD-YEAR INSTRUCTORS

**Dr. Ronald W. “Ron” Best**  
University of West Georgia  
Carrollton, GA  
BankExec, 26 hours

**C. Alston Brooks, Jr.**  
BB&T Winston-Salem, NC  
BankExec, 26 hours

**James R. “Jimmy” Clarkson**  
First Reliance Bank, Loris  
BankExec, 26 hours

**Sally T. McKay**  
McKay Consulting Columbia  
Presentation Skills, 1 hour

**John J. “Jack” Moran**  
Moran Consulting Group,  
Myrtle Beach  
Managing Interest Rate Risk in  
the Current Environment, 2 hours

**Michael S. Nguyen**  
Federal Home Loan Bank of  
Atlanta, Atlanta, GA  
Funding Alternatives, 2 hours

**A. O’Neil “Neil” Rashley, Jr.**  
South Carolina Bankers  
Association, Columbia  
Political and Social Advocacy  
for Banking, 1 hour

**Dr. Ernest W. “Ernie” Swift**  
Atlanta, GA, Course Administrator  
BankExec, 26 hours

**H.E. “Tripp” Tuttle, III**  
Countybank, Greenville  
Trust, 1 hour

**D. Kevin Wyckoff**  
Federal Home Loan Bank of  
Atlanta, Atlanta, GA  
Funding Alternatives, 2 hours

# 2017 GRADUATES

**Phillip C. Antley**, South State Bank

**Justin Ayers**, United Community Bank

**Bailey G. Cooper**, CresCom Bank

**Stefani Donald**, ArborOne Farm Credit

**Blake Dressler**, Southern First Bank

**Natasha Drozdak**, South State Bank

**Rufus T. Dunlap, V**, Countybank

**Stephanie Springs English**, Coastal Carolina National Bank

**Luther A. Gasque**, Anderson Brothers Bank

**Aaron J. Godlewski**, Horry County State Bank

**Sonia Christina Hanson**, South State Bank

**Anna Thomas Heath**, Federal Reserve Bank of Richmond - Charlotte

**R. Derek Horton, II**, Southern First Bank

**Brittany Ray Johnson**, South State Bank

**Scott W. Klumb**, Palmetto State Bank

**Everette J. Livingston**, First Citizens Bank

**Clinton C. McKinney**, TD Bank, N.A.

**John N. McMillian, Jr.**, TD Bank, N.A.

**Faylon Brooke Parlier**, Park Sterling Bank

**Mark W. Parrott**, PNC Bank

**Nelson Poe, III**, Southern First Bank

**Latoya K. Salters**, CoastalStates Bank

**Mary Schnabel**, South State Bank

**Richard L. Spitz, II**, South State Bank

**Allison P. Stout**, Coastal Carolina National Bank

**Lisa M. Tolbert**, Countybank

**Jean C. Umbarger**, NBSC, a division of Synovus Bank

**Matthew T. Williams**, United Community Bank

**Scott E. Williams**, Enterprise Bank of SC

**Shawndra H. Williams**, CresCom Bank

**Candi Wilson**, United Community Bank



Class of 2017 South Carolina Bankers School graduates, shown July 13, 2017, at Lander University on graduation evening.

# SCHOLARSHIPS

## *Palmetto Scholarship*

A major development within the SCBA was the decision to revamp and expand its scholarship program. As part of an effort to reinforce the commitment to education and assist students with the ever-increasing cost of higher education, the SCBA's Young Bankers Division made college scholarship money available to the children of employees of SCBA member institutions.

Hundreds of thousands of dollars have been awarded over the years to deserving students through money raised by the Young Bankers Division Scholarship Golf Tournament, fundraising efforts of members of the South Carolina Bankers School, and a contribution from the Educational Foundation. The Association understands that many students today find themselves burdened by tremendous debt upon graduation. By offering scholarships to children of bank employees, the SCBA seeks to help students pursue higher education while also helping lay the foundation for the next generation of South Carolina's leaders. This past spring the SCBA awarded \$56,000 to students.

The 2017 Senior class did an outstanding job this year raising over \$10,000 under the leadership class President Natasha Drozdak, South State Bank, and Vice President Derek Horton, Southern First Bank.



Students participate in the corn hole tournament to raise money for the scholarship fund.

## *Lillie H. Magalis Award*

Each year the South Carolina Bankers School presents the Lillie H. Magalis Award to the graduating senior with the highest cumulative average over the three-year period. The award recipient this year was Allison P. Stout, Coastal Carolina National Bank. Allison will receive a



scholarship to the Graduate School of Banking of the South at LSU that will cover her first year's tuition.

Dawn Kinard (left), chief financial officer of Coastal Carolina National Bank, with the Lillie H. Magalis Award winner Allison P. Stout (right).

## **SUPPORT PRIZED**

There are many ingredients which contribute to the development of the South Carolina Bankers School. These include director participation, faculty quality, course coordinators, SCBS administrators and the partnership between our school and Lander University. All are major influences on the quality of our curriculum and school.

However, the support of our state's banks and thrifts and the guidance of the South Carolina Bankers Association unquestionably are the keys to the future quality of the Bankers School program. With the continued support, direction and commitment of the chief executives of our members, the SCBS program will continue to meet the educational needs of our industry.

# STUDENT PROFILE

## *2017 South Carolina Bankers School Student Profile*

	First Year	Second Year	Third Year
Class size	61	45	31
Average Age	34	34	35
<b>Class Mix</b>			
Male	46%	58%	52%
Female	54%	42%	48%
<b>Bank Sizes</b>			
Under \$50 MM	0%	4%	0%
\$50 - 100 MM	2%	0%	2%
\$101-200 MM	4%	7%	4%
\$201 MM - 750 MM	34%	34%	34%
\$751 MM - 1 B	2%	7%	2%
\$1 - 5 B	18%	4%	18%
Over \$5 B	38%	40%	38%
Other (Federal Reserve)	2%	4%	2%
No Response	0%	0%	0%
<b>Area in Bank</b>			
General Administration	8%	0%	0%
Branch Management	32%	24%	39%
Loan/Credit Administration	23%	20%	19%
Account Officer	11%	16%	6%
Public Relations/Marketing	2%	2%	0%
Operations/Systems Work	8%	4%	6%
Personnel	2%	0%	0%
Investment	0%	0%	0%
Other	6%	4%	6%
No Response	8%	30%	24%
<b>Years in Field</b>			
0-2	21%	9%	0%
3-5	23%	14%	29%
6 - 10	20%	20%	29%
More than 10	26%	33%	23%
No Response	10%	24%	19%
<b>Highest Formal Education</b>			
High School	3%	4%	6%
Associate Degree	3%	2%	0%
Bachelors Degree	62%	55%	55%
Masters Degree	7%	12%	10%
No Response	20%	26%	29%

\*Percentages may vary due to incomplete information.

## WHAT DO THE PAST & PRESENT STUDENTS SAY?

“As banking professionals, this school truly helps broaden our views of this industry and ensures all bankers will thrive. You help each other and all come out at the end of the week more knowledgeable and fulfilled. It’s more than three years spent at Lander, we learn and make connections to help us to become better professionals, better bankers, and better leaders.”

- **Natasha Drozdak**

*Vice President, Digital Banking Manager, South State Bank*

“The school has been an extremely valuable tool in the development of our bankers. They are afforded a wonderful opportunity to learn, not only from their instructors, but from each other as well. These experiences are instrumental in forming a foundation of knowledge to help our bankers succeed.”

- **John C. Griggs, III**

*Senior Vice President/Columbia Market President, NBSC, a division of Synovus Bank*

“The South Carolina Bankers School provides bankers in our state the opportunity to learn a wide array of banking subjects and current events in a college classroom setting while also providing an excellent experience to network with other bankers and build relationships to leverage for many years to come during one’s banking career. “

- **R. Scott Plyler**

*President, South Atlantic Bank*

## BANKERS SCHOOL STUDENT ADVISORY COMMITTEE

### FIRST-YEAR CLASS

Margi M. Fleming, The Citizens Bank  
**President**

Danielle W. Fields, Countybank  
**Vice President**

### SECOND-YEAR CLASS

Brett A. Robinson, BNC Bank  
**President**

Dustin Morris, Ameris Bank  
**Vice President**

Blake Dowd, NBSC, a division of Synovus Bank

**Highest Cumulative Average**

### THIRD-YEAR CLASS

Natasha Drozdak, South State Bank  
**President**

R. Derek Horton, Southern First Bank  
**Vice President**

Allison P. Stout, Coastal Carolina National Bank

**Lillie H. Magalis Award Recipient**

## WHAT ADVICE WOULD YOU OFFER A YOUNG BANKER?

“Last year, my friend John Poole offered the following advice to young bankers - ‘embrace change.’ I completely agree with John’s advice as our industry continues to evolve at a staggering pace. While change is constant, I also believe that our clients value relationships and trust more than ever. In that regard, my advice to young bankers is to cherish the privilege of serving others and be distinctive.

I will always remember the opportunity of helping a young friend of my daughter buy her first home. Buying a home was one of her first ‘big dreams’ in life. This business is not about loans and deposits, it is about enabling the dreams of our clients and understanding the privilege of serving.

The banking business is a commodity in terms of products and services. My advice is to not be a commodity in terms of the role you play. Be distinctive and exceed the expectations of your clients and your team.”

- **R. Arthur “Art” Seaver, Jr.**

Chief Executive Officer, Southern First Bank, Past Chairman, South Carolina Bankers Association



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