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TENNESSEE BANKERS ASSOCIATION

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**Tennessee Banks and Bankers Honored
For Consumer Education Efforts
*Memphis State Instructor Earns Award for Teachers***

NASHVILLE – The Tennessee Bankers Association (TBA) Young Bankers Division recently honored outstanding banks and bankers for excellence in educating the public about personal finance, banking, and economics through the Personal Economics Program (PEP). More than 100 awards and certificates were announced during a special ceremony at the TBA’s 2006 *Leadership Convention* held at The Peabody in Memphis, April 23–25.

Increasing financial literacy and fiscal responsibility is a mission that bankers take seriously. The Young Bankers Division has coordinated these efforts in Tennessee for more than 30 years when they first launched an aggressive campaign to assist teachers in broadening the public understanding of banking. From July 1, 2005, the beginning of the “PEP year,” through March 20, 2006, bankers in Tennessee reached almost 72,000 persons making 1,570 presentations to students from kindergarten through college, civic and business organizations, seniors groups, and other consumers to help them understand personal money management, the wise use of credit, identity theft, predatory lending, and other such issues. The PEP awards are one way of bringing public recognition and awareness of the contributions these bankers make to their communities.

OUTSTANDING PEP BANKER AWARD

The highest award, Tennessee’s **2005–2006 Outstanding PEP Banker Award**, was presented to **Tonya Gallian, Peoples Bank, Waynesboro**. This recognition is awarded to a Tennessee bank or banker for superior educational contributions to the local community.

Peoples Bank develops a theme each year to guide their financial literacy and community activities. They used Robert Frost’s poem “The Road Not Taken” to demonstrate to

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customers and people in the community the many goals and paths to take with their money that can provide them with greater success in the future.

Bank employees visited numerous elementary and high school classrooms through the year to explain the importance of managing your money wisely, saving for the future, and more. They also hosted students for visits to the bank.

For upper classmen, Peoples Bank operates a “school bank” at two local high schools.

FINANCIAL LITERACY TEACHER OF THE YEAR AWARD

The *Financial Literacy Teacher of the Year Award*, instituted in 2005, is presented to a Tennessee teacher, at any level, for outstanding contributions to economic education. This year’s winner was **Julie Heath**, PhD, an economics professor at the University of Memphis.

Dr. Heath was nominated for the award by First Tennessee Bank National Association, which has worked with her for almost four years. She established the Center for Economic Education at the University of Memphis to instruct area teachers in new and fun ways to teach economics to their students by integrating economics and financial literacy into other disciplines.

In addition, Heath has devoted time to the Memphis/Shelby County Predatory Lending Task Force and is working with the state legislature to implement a financial literacy curriculum in Tennessee schools.

TOP PEP BANKER / GRAND DIVISION AWARDS

The *Grand Division Awards* are presented to the banker in each division of the state who makes the most presentations concerning financial literacy during the PEP year, which begins July 1 of each year. The 2005-2006 Grand Division Awards went to:

Top PEP Banker for East Tennessee – Diane Riggs, Community National Bank, Dayton, with 264 presentations reaching more than 4,100 contacts

Top PEP Banker for Middle Tennessee – Patty Pearson, Cavalry Banking, now Pinnacle Financial Partners, Murfreesboro with 235 presentations and more than 26,300 contacts

Top PEP Banker for West Tennessee – Alice McClanahan, INSOUTH Bank, Brownsville with 124 presentations and 1,120 contacts.

SAVE DAY & CREDIT DAY AWARDS

Teach Children to Save and Get Smart about Credit are two nationwide consumer education

initiatives established by the American Bankers Association Education Foundation. Save Day focuses primarily on younger students, instilling in them the need and desire to save by helping them differentiate between “wants” and “needs.” For Credit Day, bankers work with young people, particularly teenagers and college students, on the importance of managing credit wisely. The *Teach Children to Save Award* and *Get Smart about Credit Award* recognize the banks that made the most presentations in conjunction with each of these national financial literacy initiatives. For the second straight year, both of these awards went to **First Century Bank, Tazewell.**

GOLDEN PEP BANKER AWARD

The TBA also presented the *Golden PEP Banker Award* to individual bankers who completed 75 or more presentations between July 1, 2005, and March 20, 2006. Twelve bankers received this distinction:

Diane Riggs, Community National Bank, Dayton, 264 presentations
Patty Pearson, Cavalry Banking, Murfreesboro, 235 presentations
Wonda Turnbo, Wayne County Bank, Waynesboro, 157 presentations
Holly Haggard, Wayne County Bank, Waynesboro, 147 presentations
Alice McClanahan, INSOUTH Bank, Brownsville, 124 presentations
Helen Maclin, First Citizens National Bank, Dyersburg, 108 presentations
Elizabeth Teeftaller, Wayne County Bank, Waynesboro, 91 presentations
Stacey Hardin, Wayne County Bank, Waynesboro 82 presentations
LaDonna Spry, First Citizens National Bank, Dyersburg, 79 presentations
Joyce Hanlon, First Citizens National Bank, Dyersburg, 77 presentations
Debra Gingery, First Citizens National Bank, Dyersburg, 75 presentations
Vincent Haymon, First Citizens National Bank, Dyersburg, 75

OTHER AWARDS – LISTS FOLLOW

Other awards presented at the TBA Leadership Convention were the *Certificate of Achievement*, *Certificate of Outstanding Bank Participation*, and *Certificate of Recognition*.

To be eligible for the *Certificate of Achievement*, individuals had to complete 12 or more in-school bank activities before the March 20, 2006, deadline. The in-school bank program fosters the savings habit of children by offering a real-life savings program to students within the school environment.

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The *Certificate of Outstanding Bank Participation* was presented to each bank with two or more bankers who completed a combined total of 12 or more PEP presentations.

The *Certificate of Recognition* was presented to bankers who completed 12 or more PEP presentations of any kind to any age group.

Following is a complete list of individuals and banks, arranged alphabetically by city, that earned these awards—*Certificate of Achievement, Certificate of Outstanding Bank Participation, and Certificate of Recognition.*

For the second straight year, the Plateau Group, Inc, Crossville, sponsored the awards ceremony at The Leadership Convention.

The Personal Economics Program, established by the American Bankers Association in 1977, is a volunteer effort of bankers working with educators and other community groups to teach consumers of all ages about personal money management skills, banks, and banking services. The Tennessee Bankers Association's Young Bankers Division began administering PEP in Tennessee in 1980. For more information about PEP, contact Dianne Martin or Monique Jenkins in the TBA office.

The Tennessee Bankers Association is a not-for-profit organization representing all of Tennessee's commercial banks and thrift institutions. The association provides continuing education, develops and monitors state and federal legislative agendas, disseminates information on all facets of the financial services industry, and promotes the public image of financial institutions.

Photo Cutlines

PEP Award Heath.jpg – Left to right: Thom Hagan and Charlie Smith, representing award ceremony sponsor The Plateau Group, Inc; Julie Heath, PhD, University of Memphis, winner of the *Financial Literacy Teacher of the Year Award*; TBA Young Bankers Division President Chet Alexander, senior vice president/credit administration, First State Bank, Union City.

PEP Award Gallian.jpg – Left to right: Thom Hagan and Charlie Smith, representing award ceremony sponsor The Plateau Group, Inc; Tonya Gallian, Peoples Bank, Waynesboro, winner of the *2005-2006 Outstanding PEP Banker Award*; TBA Young Bankers Division President Chet Alexander, senior vice president/credit administration, First State Bank, Union City.

Certificate of Achievement

(Awarded to bankers completing 12 or more activities associated with in-school banks)

Banker	Bank & City	Number of Activities
Alice McClanahan	INSOUTH Bank, Brownsville.....	80
Katie Hayes.....	INSOUTH Bank, Brownsville.....	52
Kelly Brown	INSOUTH Bank, Brownsville.....	17
Jenita Daugherty.....	First State Bank, Chapel Hill	23
Rhonda Walls	First State Bank, Chapel Hill	13
Jim Bass	First State Bank, Chapel Hill	12
Diane Riggs	Community National Bank, Dayton	153
Judy McAlpin.....	BancorpSouth, Dresden	35
Stacey Bell	The First National Bank of La Follette, La Follette.....	55
Billy Cox.....	The First National Bank of La Follette, La Follette.....	15
Shelia Grewing.....	Wilson Bank & Trust, Lebanon.....	13
Patty Pearson	Cavalry Banking, Murfreesboro.....	235
Kathryn Love.....	Citizens Bank, New Tazewell.....	336
Kim Bacon.....	First State Bank, Union City.....	15
Dawn Tittle	First State Bank, Union City.....	14
Lee Ann Davis.....	Peoples Bank, Waynesboro	16
Joanie Daniel	Peoples Bank, Waynesboro	15
Betty Anderson.....	Peoples Bank, Waynesboro	12
Carla Rich	Peoples Bank, Waynesboro	12
Patricia Pigg.....	Peoples Bank, Waynesboro	12
Wonda Turnbo.....	Wayne County Bank, Waynesboro	144
Holly Haggard.....	Wayne County Bank, Waynesboro	135
Elizabeth Teeftaller	Wayne County Bank, Waynesboro	91
Stacey Hardin	Wayne County Bank, Waynesboro	80
Kay Martin.....	Wayne County Bank, Waynesboro	53
Marsha Whitten	Wayne County Bank, Waynesboro	48
Pat Hill	Wayne County Bank, Waynesboro	46
Angie Butler.....	Wayne County Bank, Waynesboro	39
Melinda Jones.....	Wayne County Bank, Waynesboro	25
David Baker.....	Wayne County Bank, Waynesboro	24
Susan Gladwin	Wayne County Bank, Waynesboro	24
Renee Davis.....	Wayne County Bank, Waynesboro	23
Vicky Martin	Wayne County Bank, Waynesboro	38

Certificate of Outstanding Bank Participation

(Awarded to banks with two or more bankers making a combined total of 12 or more presentations)

Bank & City	Bankers & Presentations
INSOUTH Bank, Brownsville.....	2 bankers, 127 presentations
Citizens Bank, Carthage	3 bankers, 13 presentations
BancorpSouth, Dresden	2 bankers, 32 presentations
Mountain Valley Bank, Dunlap.....	4 bankers, 19 presentations
First Citizens National Bank, Dyersburg	13 bankers, 143 presentations
First National Bank, Lenoir City.....	2 bankers, 20 presentations
Cavalry Banking, Murfreesboro	7 bankers, 243 presentations
Citizens Bank, New Tazewell.....	7 bankers, 40 presentations
The Farmers Bank, Portland	4 bankers, 36 presentations
First National Bank of Pulaski, Pulaski	7 bankers, 25 presentations
First Century Bank, Tazewell	17 bankers, 78 presentations
Peoples Bank, Waynesboro	18 bankers, 105 presentations
Wayne County Bank, Waynesboro	9 bankers, 306 presentations

Certificate of Recognition

(Awarded to bankers who complete 12 or more presentations)

Banker	Bank & City	Presentations
Alice McClanahan	INSOUTH Bank, Brownsville.....	124
Katie Hayes.....	INSOUTH Bank, Brownsville.....	52
Deane Walton	INSOUTH Bank, Brownsville.....	33
Kelly Brown	INSOUTH Bank, Brownsville.....	17
Diane Riggs	Community National Bank, Dayton	264
Lisa Williams	BancorpSouth, Dresden	30
Jennifer Worley	Mountain Valley Bank, Dunlap.....	14
Helen Maclin	First Citizens National Bank, Dyersburg	108
LaDonna Spry	First Citizens National Bank, Dyersburg	79
Debra Gingery	First Citizens National Bank, Dyersburg	75
Joyce Hanlon	First Citizens National Bank, Dyersburg	77
Vincent Haymon.....	First Citizens National Bank, Dyersburg	75
Stacey Bell	The First National Bank of La Follette, La Follette.....	66
Billy Cox.....	The First National Bank of La Follette, La Follette.....	15
Randy Day	First National Bank, Lenoir City	18
Janette Eastridge	Farmers State Bank, Mountain City	20

Certificate of Recognition continued . . .

Patty Pearson	Cavalry Banking, Murfreesboro.....	235
Kathryn Love.....	Citizens Bank, New Tazewell.....	27
Freida Coutts.....	The Farmers Bank, Portland.....	18
Tracy Griggs.....	First National Bank of Pulaski, Pulaski	16
Delinda Cole	First Century Bank, Tazewell	16
Leslie Hill.....	First Century Bank, Tazewell	16
Lee Ann Davis.....	Peoples Bank, Waynesboro	18
Joanie Daniel	Peoples Bank, Waynesboro	17
Patricia Pigg.....	Peoples Bank, Waynesboro	14
Betty Anderson.....	Peoples Bank, Waynesboro	13
Carla Rich	Peoples Bank, Waynesboro	13
Wonda Turnbo.....	Wayne County Bank, Waynesboro	157
Holly Haggard.....	Wayne County Bank, Waynesboro	147
Elizabeth Teeftaller	Wayne County Bank, Waynesboro	91
Stacey Hardin	Wayne County Bank, Waynesboro	82
Kay Martin.....	Wayne County Bank, Waynesboro	53
Marsha Whitten	Wayne County Bank, Waynesboro	48
Pat Hill	Wayne County Bank, Waynesboro	46
Angie Butler.....	Wayne County Bank, Waynesboro	39
Vicky Martin	Wayne County Bank, Waynesboro	38
David Baker.....	Wayne County Bank, Waynesboro	27
Susan Gladwin	Wayne County Bank, Waynesboro	27
Melinda Jones.....	Wayne County Bank, Waynesboro	25
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