

IBSC Calendar

July 20-24, 2005
 2005 IBSC Convention
 Atlantis Paradise Island, Nassau Bahamas

Community Bank of the Month

The Palmetto Bank in Laurens, South Carolina has been serving customers of Upstate South Carolina since 1906. So while other banks come and go, we keep giving our customers what they want: convenient, friendly service with innovative financial products. We've done it this way for nearly a century. We are the third largest independent community bank headquartered in South Carolina. Currently we have 30 locations in 20 cities.

Through a variety of delivery channels we will provide a full range of high-quality financial products and services throughout our extended trade area. Through an unwavering commitment to our core values and mission, a strong positive corporate culture, and the strategic management of technology, we will provide a level of consistently superior personal service that will set us apart from other bank and non-bank competitors. And, through community involvement, superior financial performance and quality growth, we will create long-term value for our shareholders.

As an independent Upstate financial institution, our mission is to achieve superior long-term shareholder value, exercise exemplary corporate citizenship, and create an environment which promotes and rewards employee development and the consistent delivery of quality service to our customers.

We believe our business is built upon a commitment to teamwork and to these Core Values:

- Absolute Customer Satisfaction
- Honesty & Integrity In All Aspects Of Business
- An Unrelenting Pursuit Of Excellence
- Financial Growth & Stability
- Respect & Concern For Each Employee
- Community Involvement

Community Banking Month

Conway Mayor Greg Martin, center, signs a proclamation that declares April as "Community Banking Month" in the city. Looking on are Banking Service Representative Marcie Shannon and Vice-President Mitch Godwin, both of **Conway National Bank**. The resolution recognizes and commends the vital role South Carolina's

community bank's play in their local neighborhoods.

The Mayor of Aynor, SC, John Dawsey; Page Ambrose, Conway National Bank Manager; and CNB's Customer Service Officer, Kim Lawson also signed a proclamation stating that April is South Carolina Community Banking Month.

Robert Anderson. The Horry Independent. April 21, 2005.

S.C. Independent Bankers Charge Hill to Promote Bill

Proudly wearing "I Support Communities First Act" buttons, hundreds of community bankers attending ICBA Spring Committee Meetings in Washington marched on Capitol Hill this week to promote the ICBA initiative sponsored by Rep. Jim Ryun (R-KS).

The "Communities First Act" (H.R. 2061) provides regulatory and tax relief targeted specifically for community banks and their customers. The act is aimed at reducing the oppressive regulatory burden on community banks and narrowing the cost of funds advantage enjoyed by non-banks, tax exempt credit unions and Farm Credit banks. The objective of this legislation is to free up resources that can be used for community lending, small business support, and strengthening the economies of thousands of smaller towns and cities across America.

IBSC was well represented at the ICBA Spring Committee Meetings in Washington. Those attending were Mike Wolfe, Orangeburg National Bank; Charles Laffitte, Jr., Palmetto State Bank; Bill Gossett, Islands Community Bank. Also attending were IBSC Staff Members Kelly Smith, and Chris Smith.

The Group met with each congressman and/or staff member from S.C. and briefed them on issues concerning community banking in S.C. and the Nation. In addition, each congressman was asked to co-sign The "Communities First Act" (H.R. 2061).

ICBA Washington Weekly Report, May 13, 2005.

Time to Start Getting Passport is Now

Applying for a passport isn't easy, especially if you're applying for the first time. Even a newborn must have a passport, and first-time applicants must jump through more hoops than people renewing a passport. Not all forms of ID are acceptable, and you can waste time and money if you aren't prepared.

First, find a passport agency near you. Because you're a first-timer, you must apply for your passport in person. You can find a site near you by visiting <http://iafdb.travel.state.gov>. Be sure to call ahead for information before you head out; many agencies and officers require appointments for

passport processing.

Then, get your documents together. You must present: A completed passport application, available online at <http://travel.state.gov>. You can also pick up an application on site. Proof of U.S. citizenship, in the form of a certified U.S. birth certificate. It must be signed, dated and stamped with a registrar's raised or embossed seal. Proof of identity. You can present most forms of current, valid photo ID in which you are easily identifiable, such as a driver's license, government or military ID.

You cannot present your signed Social Security card as proof of identity. (If you do not have a current photo ID, you must bring several signature documents, such as your Social Security card, a credit card and so on, as well as a person with a valid photo ID who has known you for at least two years.) Your Social Security number.

Two color passport photos, measuring 2 inches by 2 inches. The photos must be identical ones taken in the past six months to reflect your current appearance. You are not to be photographed wearing a uniform or a hat. Fees for processing your passport application: First-time passports for people ages 16 and older are \$97. For people younger than 16, the cost is \$82. Be sure to apply well before your scheduled departure. Passport applications typically take two to six weeks to process.

The State, May 5, 2005.

Escape to Paradise

July 20-24, 2005
2005 IBSC Convention
Atlantis Paradise Island, Nassau
Bahamas

Announcement

ICBA is pleased to announce that BancIntelligence of Atlanta has been selected as an ICBA Preferred Service Provider. Beginning in the second quarter of 2005, ICBA members will receive access to the unique BancIntelligence online advisory solution, which includes its BancAnalyst, Financial and BancAnalyst Market online tools. Applications for the online advisory tools range from strategic planning to profit enhancement to franchise growth initiatives.

ICBA, April 28, 2005.

Financial Guidance for Young Adults

FDIC took aim at educating young adults about saving and managing money through the spring issue of its Consumer News publication. The new publication, titled "Taking Control of Your Finances: A Special Guide for Young Adults," is available on the FDIC's Web Site at www.fdic.gov/consumers/consumer/news/cnspr05. The publication features common mistakes young adults make with money and how to avoid them.

CSBS Examiner, May 20, 2005.

