

Banks And Banking

Thank you for Jerry Grillo's thoughtful article, "Georgia's Banking Landscape," in the September issue.

And thanks for including savvy bankers like Mark Tipton and Joe Evans. Indeed, amongst much news of economic and banking doom and gloom, there are a lot of small businesses and consumers cheering for the recovery of

right balance between managing compliance costs while remembering why they exist – to serve their local community.

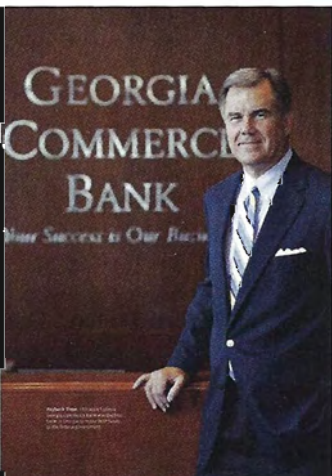
The Georgia Bankers Association and the Community Bankers Association, both of which you rightly included in your article, are fighting hard for their community bank members to balance the need for good regulation and oversight without

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a healthy community banking industry.

And while additional regulatory burdens come with additional costs that all banks will need to absorb, the community banking industry needs to never forget that most of their clients don't necessarily think bigger is better.

In fact – and to borrow from Mr. Grillo's clever lead – if the one-eyed man in the land of the blind feels compelled to bulk up the bank just to offset compliance costs, he may become blind to what is best for the customer.

A well-run community bank will need to find the

requiring a bank to feel compelled to dramatically increase its size just to spread compliance costs over a larger base.

Again, thanks for a timely article.

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The writer is President, CEO and Chairman of The Private Bank of Buckhead.

Did anyone notice the irony in the subheading of the September banking article: "The industry has struggled – Georgia leads the nation in bank failures. There are a few bright spots, but bankers worry about the cost of new regulations."

