

COMMUNITY BANKING EXCELLENCE

Your Community Bank's Legal Resource

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Another Perspective



David Barksdale
President and Chief Executive
Officer
Carolina Premier Bank

For the past several months, David Barksdale has been leading the charge at Carolina Premier Bank. With 27 years of banking experience, he most recently was the Chief Innovation Officer at NewBridge Bank - growing it to be one of North Carolina's largest community lenders. Given this new role, we asked David what his experience has been with Carolina Premier, if his leadership philosophy has changed and where he sees community banks in the future. Carolina Premier Bank was organized on August 29, 2007 in Charlotte, North Carolina. Since then, it has grown to approximately \$250 million in assets and four branches. In addition to the four Carolina Premier branches, it has three other bank divisions that operate under different names elsewhere in Charlotte, Washington, D.C. and South Carolina.

[Read the Full Interview](#) 

[Unauthorized Transfers Present Growing Risks for Commercial Accounts](#)

By [R. Scott Adams](#)

Could your institution be at risk of liability for unauthorized wire transfers and ACH credit transfers? Data security breaches continue to garner headlines, and criminals continue to engage in targeted activities to steal millions of dollars in unauthorized funds. Community banks and small financial institutions must heed the warnings

[The Fiduciary Exception to the Attorney-Client Privilege: Whose Privilege is it in Litigation?](#)

By [Staci Norman Criswell](#)

The attorney-client privilege is a cornerstone of the legal practice. Can a fiduciary rely on the attorney-client privilege to prevent disclosure to trust or estate beneficiaries of communications between the fiduciary and its attorney? If a fiduciary ends up in a dispute with a beneficiary regarding

From the Editor

A welcome message from our Executive Editor. Click [here](#) to read it now.

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Which article topic would you like to learn more about? The winning topic will be covered in a free webinar hosted by one of our attorneys in the next few weeks. Vote now!

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Drive-Thru

"Willingness to change is a strength, even if it means plunging part of the company into total confusion for a while." - Jack Welch

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of recent cases addressing the issue, as well as the statutory framework of Article 4A of the UCC, which explains who is responsible for resulting losses.

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[SBA Lending May Be Critical to Future of Community Banking](#)

By [Hugh B. Wellons](#)

Headlines should read, "Congress and President Do Something Right!" On July 28, 2015, only one day after Congress passed the matter, the President signed into law an increase in SBA lending for the 7(a) program. One common SBA lending program, 504, was not restricted, so loans for buying and developing real estate continued. The 7(a) program was restricted and frozen since reaching the limit earlier in July. That is a critical program particularly for the many retiring Baby Boomers looking to sell companies to third parties or employees. So, where do we stand now?

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the administration of a trust or estate, or claims of misconduct against the fiduciary, how should one proceed with caution?

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[How Bad is Dodd-Frank for Community Banks?](#)

By [Hugh B. Wellons](#)

Congress passed the Dodd-Frank Act in June and July 2010 with minimal Republican support, and it was signed by President Obama July 21, 2010. Since passing, Dodd-Frank has been hailed, depending on who answers, as salvation for our banking system or the death knell of community banking. *The American Banker* published a number of articles about this act in July 2015. Most were critical, highlighting the raised regulatory burden, which is huge. One implied the act is driving community banks to merge, quickly reducing the number of community banks and eliminating banking offices in some communities. Here's our perspective.

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