

# COMMUNITY BANKING **EXCELLENCE**

## Your Community Bank's Legal Resource

Executive Editor Timothy R. Moore | 336.631.1059 | tmoore@spilmanlaw.com

### Another Perspective



Adam O'Daniel  
QuietStream Financial  
(Formerly Finance Editor  
*Charlotte Business Journal*)

At the time of this interview, Adam O'Daniel was the Finance Editor at the *Charlotte Business Journal*. Mr. O'Daniel served in this role for more than four years affording him a front row seat in the country's second largest financial city to cover banking, finance, small business, and economic development. We asked Adam about his thoughts on the state of community banks now, and in the future. His responses were honest and quite intuitive. He recently left journalism on May 1, 2015, when he accepted a new position as Content and Public Relations Manager with QuietStream Financial in Charlotte, North Carolina. QuietStream is a fast-growing commercial real estate business that specializes in making the complex simple through a portfolio of businesses from defeasance and due diligence to crowdfunding and solar generation.

[Read the Full Interview](#)

### [From the Editor](#)

A welcome message from our executive editor.

### [Facing Merger Challenges. In 5, 4, 3, 2, 1....](#)

By [Hugh B. Wellons](#)  
A few weeks ago, a writer for a banking magazine asked my top five challenges to a successful bank merger. That is a loaded question! The challenges to complete a merger agreement, the challenges to close the merger, and the challenges to make the merger a long-term success are all different. What stands in the way of successfully completing the merger? I will give you my top five.

### Your Perspective

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

*"However beautiful the strategy, you should occasionally look at the results."* - Winston Churchill

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## [Real Property 101 for Community Bankers in the Spilman Footprint](#)

By [Brienne T. Marco](#)

The terms "Deed of Trust" and "mortgage" are often used by people interchangeably. Both serve to give the lender a lien as collateral for a loan but, these liens are effected differently. Mortgages are used in more states (approximately 30) than Deeds of Trust, but Deeds of Trust are more common within Spilman's Mid-Atlantic footprint. So what is the difference? Let's discuss.

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## [Facet One of Social Media and Community Banks - Employees Just Say No](#)

By [Timothy R. Moore](#)

Social media pervades our culture. It is one of the most, if not the most, impactful methods of marketing and communicating today with customers and prospects. A financial institution ignores this medium at its own risk. But, a bank should embrace this medium only after careful planning, training and adoption of a board-approved social media policy. Failure to lay this basic groundwork would predestine any social media effort to becoming an expensive and embarrassing failure. We discuss facet one of social media and its role with community banks.

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Responsible Attorney: Michael J. Basile