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BIZ VOICES / TOM SABULIS, tsabulis@ajc.com

Changes abound

Businesses big and small react with purpose to tightening economy

Also included in this series:

CFO, Delta Air Lines; COO, UPS;
CEO, Worley Communications;
owner, Dollar Smart stores;
owner, San Francisco Coffee Roasting Co.
and owner Catered Cakes.

**Charles H. Green, president
Sunrise
Bank of
Atlanta**



*Green is also
chairman of
the Fulton
County Arts
Council.*

Green
Our community bank has been impacted by lower interest rates — an unprecedented 4.25 percent drop in the federal funds rate over the past 12 months. Since variable loan rates fall faster than fixed-rate deposits the bank's interest margins and profits have decreased. This means less money is available to invest in new loans, additional services and community support.

Because Sunrise Bank of Atlanta has adhered to the sound fundamentals that guide our business, we have not been involved in the quagmire of subprime mortgages. In addition, our approach to banking is based on personal and professional relationships with each of our clients. Instead of losing deposits to other banks, we are receiving new deposits because our customers feel secure. Instead of charging off massive loan portfolios, we are working constructively with our business clients in this difficult economy.

Being a young bank, I am pleased that our business plan is working well since it is not predicated on selling our bank. The nature of community banking is to grow with and be a partner with its community, which has allowed us to hold our own in these interesting times."