

BANKER PROFILES

This month we continue with our series of Banker Profiles. The purpose is to become better acquainted with your peers across the state. We ask the same questions of every banker featured. We are learning each banker is unique. We hope you enjoy this feature.



Ron DeBerry
President and CEO
Commerce Union Bank
Springfield, TN

Tell us a little about your previous experience.

I started as a management trainee with the old Commerce Union Bank in 1973. I served in numerous capacities including the CEO of two affiliate

banks. Through numerous mergers, I continued to serve in various leadership roles with Sovran, NationsBank, and Bank of America. In 2005, I retired from Bank of America and later that year began working with a group of business people in Robertson County to start the new Commerce Union Bank.

Why did you choose banking as a career?

When I returned from Vietnam, I went to work for Burroughs Corporation selling computers and other bookkeeping equipment. Community banks soon became my best customers, and I fell in love with the business. In early 1973, I received an offer from Commerce Union to join their team, which I gladly accepted.

Who influenced your career the most or served as a mentor and how?

I have been fortunate to have had some very wonderful mentors who have helped me develop throughout my career. Jim Rainey, at the original Commerce Union Bank, taught me the value of the customer as well as the value of having a top-performing team around me. Ben Kimbrough taught me not to hesitate to make the tough decisions and then get on with business.

What do you consider the most critical issue Tennessee banks face today?

The economy is certainly a key issue. The other critical issue is the numerous pieces of proposed legislation in Washington that pose major threats to the profitability and the survival of our industry as we know it today.

What advice would you give to someone just entering banking?

Start early, stay late, never decline an opportunity to learn something new, and *always* do your very best—every day!!!

Tell us something about you that would surprise your fellow bankers.

I began hunting and fishing with my father at the age of 6. I remain an avid outdoorsman and enjoy sharing the outdoors with my sons, my friends, and my customers. ■



Frank Hughes
President & CEO
Cornerstone Bancshares, Inc / Cornerstone Community Bank
Chattanooga, TN

Tell us a little about your previous experience.

I began my banking career with American National Bank as assistant vice president of bank investments,

serving from 1983 to 1991. From 1994 to 1999, I worked with Pioneer Bancshares as vice president and bank investment portfolio officer. I joined Cornerstone Community Bank in 1999 as executive vice president and was president and COO from 2004 to 2009, when I was named president and CEO.

Why did you choose banking as a career?

Bo Sudderth, the president of American National Bank, bothered to write me while I was abroad serving in the United States Marine Corps and offered me an opportunity with his bank when I came back to Chattanooga. I did not hesitate.

Who influenced your career the most or served as a mentor and how?

I have had several mentors throughout my banking career who have assisted me, but my latest mentor, Greg Jones, invested the most time and effort into creating a banker. He patiently took the time to explain the reasons why and backed my career moves over the past 15 years.

What do you consider the most critical issue Tennessee banks face today?

The biggest issue for Tennessee banks right now is surviving in this difficult credit environment.

What advice would you give to someone just entering banking?

Spend the time and effort to become expert in some particular line of business or skill set that will be of value to a bank president like me in the future. Too many young bankers get in a hurry and become banking generalists without perfecting any particular skill set. Hone your skills first, then move on and up.

Tell us something about you that would surprise your fellow bankers.

My favorite hobby is tournament bridge, and the name of the team I play on is "Frank & the Grannies." ■