

# Finding Aid to The HistoryMakers® Video Oral History with Willard "Chuck" Lewis

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## Overview of the Collection

<b>Repository:</b>	The HistoryMakers®1900 S. Michigan Avenue Chicago, Illinois 60616 info@thehistorymakers.com www.thehistorymakers.com
<b>Creator:</b>	Lewis, Willard, 1961-
<b>Title:</b>	The HistoryMakers® Video Oral History Interview with Willard "Chuck" Lewis,
<b>Dates:</b>	February 16, 2006 and June 16, 2006
<b>Bulk Dates:</b>	2006
<b>Physical Description:</b>	11 Betacame SP videocassettes (5:09:10).
<b>Abstract:</b>	Bank chief executive Willard "Chuck" Lewis (1961 - ) founded One Georgia Bank in Atlanta after serving as senior executive vice president and COO of Citizens Trust Bank. Lewis was interviewed by The HistoryMakers® on February 16, 2006 and June 16, 2006, in Atlanta, Georgia. This collection is comprised of the original video footage of the interview.
<b>Identification:</b>	A2006_021
<b>Language:</b>	The interview and records are in English.

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## Biographical Note by The HistoryMakers®

Willard "Chuck" Lewis, President and CEO of One Georgia Bank, was born on April 9, 1961, in Lagrange, Georgia. After graduating from high school in 1979, he earned his B.A. degree in banking and finance at Morehouse College in 1983.

Lewis began his career in banking by working part time at an Atlanta, Georgia, based community bank while still a college student. He has worked at every level of community banking during his twenty-four years in the business.

In June of 2005, Lewis resigned as senior executive vice president & COO from Citizens Trust Bank after twenty-two years of working there and First Southern Bank (which merged with Citizens Trust in 1998) to found One Georgia Bank. On May 5, 2006, One Georgia opened in the 1180 Peachtree Building, one of Atlanta's most prestigious and distinctive buildings. Under Lewis' leadership, the bank capitalized with \$24.2 million and over 400 shareholders. It marked the first time that a newly chartered bank was formed with over \$20 million in capital in Georgia's history. The bank caters primarily to companies with \$3 million to \$50 million in revenue and features some of the highest levels of technology found in any bank. One Georgia is now one of the fastest growing community banks in Georgia.

Lewis currently serves on the Board of Trustees of the Georgia Council on Economic Education; Communities in Schools of Georgia; the Georgia Chamber of Commerce; The New Century Forum at the Commerce Club (co-founder & past president); The Commerce Club Operating Board; the Metropolitan YMCA Board of Directors; Midtown Alliance Board of Directors.

His past board involvement consists of the DeKalb Medical Center Foundation (former vice chairman); the Executive Board of Berry College's Campbell Business School; the National Bankers Association (past treasurer); the Sweet Auburn Avenue Business and Improvement Association (past chairman).

In 1997, Lewis was selected by *Georgia Trend* Magazine as one of the “Forty under Forty” rising stars in the state of Georgia. This honor recognizes the top forty leaders in Georgia under the age of forty. Nominees are judged on professional accomplishments, civic involvement, and giving back to the community.

A graduate of Leadership Atlanta’s Class of 1999, Lewis is a lifetime member of the Morehouse College Alumni Association and is a member of 100 Black Men of DeKalb County. He has served as an editorial columnist for several newspapers, and he has written an entry on the history of African American Banks in Georgia for *The New Georgia Encyclopedia*.

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## Scope and Content

This life oral history interview with Willard "Chuck" Lewis was conducted by Ed Anderson and Larry Crowe on February 16, 2006 and June 16, 2006, in Atlanta, Georgia, and was recorded on 11 Betacame SP videocassettes. Bank chief executive Willard "Chuck" Lewis (1961 - ) founded One Georgia Bank in Atlanta after serving as senior executive vice president and COO of Citizens Trust Bank.

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## Restrictions

### Restrictions on Access

Restrictions may be applied on a case-by-case basis at the discretion of The HistoryMakers®.

### Restrictions on Use

All use of materials and use credits must be pre-approved by The HistoryMakers®. Appropriate credit must be given. Copyright is held by The HistoryMakers®.

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## Related Material

Information about the administrative functions involved in scheduling, researching, and producing the interview, as well as correspondence with the interview subject is stored electronically both on The HistoryMakers® server and in two databases maintained by The HistoryMakers®, though this information is not included in this finding aid.

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## Controlled Access Terms

This interview collection is indexed under the following controlled access subject terms.

### Persons:

Lewis, Willard, 1961-

Anderson, Ed (Interviewer)

Crowe, Larry (Interviewer)

Hickey, Matthew (Videographer)

Stearns, Scott (Videographer)

## Subjects:

African Americans--Interviews  
Lewis, Willard, 1961- --Interviews

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African American bankers--Georgia--Atlanta--Interviews

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African American executives--Georgia--Atlanta--Interviews

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## Organizations:

HistoryMakers® (Video oral history collection)

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The HistoryMakers® African American Video Oral History Collection

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## Occupations:

Bank Chief Executive

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## HistoryMakers® Category:

BusinessMakers

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## Administrative Information

### Custodial History

Interview footage was recorded by The HistoryMakers®. All rights to the interview have been transferred to The HistoryMakers® by the interview subject through a signed interview release form. Signed interview release forms have been deposited with Jenner & Block, LLP, Chicago.

### Preferred Citation

The HistoryMakers® Video Oral History Interview with Willard "Chuck" Lewis, February 16, 2006 and June 16, 2006. The HistoryMakers® African American Video Oral History Collection, 1900 S. Michigan Avenue, Chicago, Illinois.

### Processing Information

This interview collection was processed and encoded on 5/30/2023 by The HistoryMakers® staff. The finding aid was created adhering to the following standards: DACS, AACR2, and the Oral History Cataloging Manual (Matters 1995).

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## Other Finding Aid

A Microsoft Access contact database and a FileMaker Pro tracking database, both maintained by The HistoryMakers®, keep track of the administrative functions involved in scheduling, researching, and producing the interview.

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## Detailed Description of the Collection

### Series I: Original Interview Footage

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_001\_001, TRT: 0:29:40 ?

Willard "Chuck" Lewis was born on April 19, 1961 in LaGrange Georgia. His mother, Dora Herndon Lewis, was born in LaGrange, Georgia in 1922 to a family of sharecroppers. She attended Columbus State University in Columbus, Georgia and earned her license as a practical nurse. Lewis describes a history of masonry in his maternal family; his mother was a member of the Order of the Eastern Star as well as his maternal grandfather, King Herndon. Both Lewis' maternal grandparents, King and Inez Herndon, were born in Troup County, Georgia. Lewis' father, Wilber Milton Lewis, was born in Chambers County, Alabama in 1910. Wilber Milton Lewis worked as a bricklayer and migrated from Chambers County to Macon, Georgia. He left Macon for LaGrange, where he taught bricklaying and employed several residents. Lewis describes his father's entrepreneurship and influence, and remembers debating with him over the 1968 U.S. presidential election.

African American bankers--Georgia--Atlanta--Interviews.

African American executives--Georgia--Atlanta--Interviews.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_001\_002, TRT: 0:29:10 ?

Willard "Chuck" Lewis describes his siblings. One of his sisters, Mattie Arnell Lewis, was among the first black students to attend the Medical College of Georgia in Augusta, Georgia, where she earned licensure as a registered nurse. Another sister, Joyce Lewis, attended Simmons College in Boston, Massachusetts. Lewis recalls her taking him to the dentist in Georgia when he was a child in the 1960s, where they waited in the white area of the segregated waiting room. Lewis' brother, Colonel Milton Lewis, was a 1975 graduate of Morehouse College in Atlanta. His sisters Cheryl and Carol attended Spelman College and Mercer University, respectively. Lewis talks about his family's achievements and describes his elder siblings' perspectives on the younger siblings. He also briefly describes his paternal family ancestry.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_001\_003, TRT: 0:30:10 ?

Willard "Chuck" Lewis talks about his childhood in LaGrange, Georgia. His earliest childhood memories includes being stung on the tongue by a wasp and performing in plays with a childhood friend. Lewis recounts typical days and holidays in his home and describes his neighborhood and friends. The street he grew up on was in a rural area within the city and renamed in honor of his mother, Dora Herndon Lewis. Lewis attended the all-black Kelley Elementary School until the third grade, after which schools were integrated. He describes the effects of integration on his education and black educators in the area, noting that black teachers and principals were often demoted. He attended East Depot Junior High School, an all-boys school, in LaGrange, Georgia. Lewis describes

becoming withdrawn after integration and aspiring to become an architect or artist. He talks about his religious upbringing in the Baptist church and visiting LaGrange as an adult.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_001\_004, TRT: 0:29:40 ?

Willard "Chuck" Lewis reflects on the assassinations of Reverend Dr. Martin Luther King, Jr. and Senator Robert Kennedy in 1968. He also reflects on political and social change in the 1960s. Lewis describes his experience at LaGrange High School in LaGrange, Georgia, including having suffered knee and spinal cord injuries. Lewis initially dreamed of going to an art and design school after high school. Instead, he enrolled at Morehouse College in Atlanta, Georgia in 1979. His mentors included professors John Williams and Willis Sheftall and alumnus Owen Funderberg. Lewis talks about the influence of Morehouse presidents Dr. Benjamin Mays and Dr. Hugh Gloster. He majored in business and for a short time was also an accounting major. During the school year, he was the cartoonist for the student newspaper 'The Maroon Tiger' and founded the Chess Club. Lewis had two summer internships, at Citizens Trust Bank and with an insurance company in Columbus, Georgia.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_001\_005, TRT: 0:30:30 ?

Willard "Chuck" Lewis talks about those who influenced his career in banking during and after his years at Morehouse College in Atlanta, Georgia. He talks about HistoryMakers Jacoby Dickens, former chairman of Seaway National Bank in Chicago, Illinois, and Deborah Wright, president and CEO of Carver Bancorp, Inc. Lewis also talks about his community involvement in Atlanta, Georgia, including with the Sweet Auburn Business & Improvement Association. He participated in 'Leadership Atlanta' and developed close friendships with businessmen Stephen McAuley and William Duffy. They established a leadership club within the Atlanta business community that later merged with Atlanta's Commerce Club. Lewis explains how his personal philosophies have changed over the years and describes One Georgia Bank, his new enterprise at the time of the interview. Lewis describes the parallels between life and chess, noting that strategizing about his life allows him to take proper steps to achieve his goals.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_002\_006, TRT: 0:28:21 ?

Willard "Chuck" Lewis talks about his growing interest in working for Citizens Trust Bank in Atlanta, Georgia where he worked as a bank teller during a summer. After earning his B.A. degree from Morehouse in 1983, he was asked to join the bank full-time where he was mentored by a fellow Morehouse graduate, Owen Funderberg, who was then-president of the bank. While working at Citizens Trust, Lewis met Civil Rights leaders like Coretta Scott King and Hosea Williams who had bank accounts there. He also converted the bank's telecommunications system and upgraded the accounting department. In 1991, he moved to First Southern Bank, where he was named Vice President and Chief Operating Officer. He describes working to build the bank's infrastructure and negotiating the purchase of a mortgage company on the bank's behalf. In 2005, he left to start his own bank. Lewis also describes the decline of black banks around the country.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_002\_007, TRT: 0:29:33 ?

Willard "Chuck" Lewis talks about the social, political, and economic climate of

Atlanta, Georgia in the 1980s as well as the impact of the Ronald Reagan Administration's policies on the economy and the economic fallout and recovery during the 1990s. Lewis also describes common fraud schemes of the 1990s, during which alleged "princes and politicians" would ask for money by email. He describes trying to dissuade bank patrons from falling prey to these scams. In 1999, his bank, First Southern, merged with Citizens Trust Bank. A year later, Mutual Federal Savings & Loans failed and First Southern acquired it. They were able to salvage the bank's deposits, which ensured that bank patrons would not lose their savings. Lewis talks about other successes at the bank including acquiring a bank owned by A.G. Gaston. He also describes his involvement in 'Leadership Atlanta' and the program's "race day" in which participants examined their own racial bias.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_002\_008, TRT: 0:28:41 ?

Willard "Chuck" Lewis participated in 'Leadership Atlanta,' which led to new friendships and business partnerships and the formation of a business club called the New Century Club, which merged with the Commerce Club in Atlanta, Georgia in 2001. Lewis describes the new Commerce Club's activities, including debates, forums on race, transportation, and emerging markets, and plays about African American and Jewish business relationships. In 2004, Lewis and other business associates began to create a vision for a new bank, which would become One Georgia Bank. He talks about creating the board for the bank while continuing to work at Citizens Trust Bank. Lewis also reflects on conducting business across racial divides.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_002\_009, TRT: 0:28:27 ?

Willard "Chuck" Lewis left Citizens Trust Bank in 2004 to create One Georgia Bank. He did not tell Citizen Trust Bank's president, James Young, that he would be leaving to start a bank of his own and the bank opening was successfully kept a secret. Lewis selected the business partners to helm the new bank. They developed a business plan and began to raise the \$15 million necessary to open the bank. He also recruited a corporate psychologist to ensure compatibility of the group. He explains that race was never an issue aside from one comment from an investor. One Georgia Bank was envisioned as a boutique bank with \$3 million to \$50 million in assets. A minimum of \$15 million needed to be raised and Lewis closes the interview by saying that subscriptions stopped when they were a little over \$14 million.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_002\_010, TRT: 0:29:23 ?

Willard "Chuck" Lewis needed to raise \$15 million to open One Georgia Bank in 2005. The bank ultimately raised \$23.5 million for its opening, the largest amount of initial capital raised in Georgia's history at that point. At the time of the interview, the bank had been open for just over one month. Lewis describes the types of workers he and his business partners hired for the bank and his hope for increased support from the African American community. He talks about the bank's financial goals, including his hope of taking the company public. He describes his personal plans for the future and his involvement in community organizations in Atlanta, Georgia. He also talks about his children and his hopes and concerns for the African American community. Lewis reflects upon his life, his legacy, and how he would like to be remembered.

Video Oral History Interview with Willard "Chuck" Lewis, Section A2006\_021\_002\_011, TRT: 0:15:35 ?

Willard "Chuck" Lewis narrates his photographs.