



# The Column

A First Carolina Bank Publication • Q3 2022 • Volume 1 • Issue 3

## Inside This Issue:

Small Business of the Year  
Special CD & Money Market Rates

10 Year Anniversary  
Greenville, SC Branch Update

Welcome back to The Column, First Carolina Bank's quarterly newsletter.

At the 2022 Small Business Celebration hosted by the Rocky Mount Chamber of Commerce early in the third quarter, we were honored to be named "Small Business of the Year." To be eligible for the award, in addition to basic employee number and longevity requirements, a business must demonstrate positive revenue, services, and staffing growth; have a strong involvement in Chamber events, boards, committees, and sponsorships; have a strong community engagement mentality and presence; and be a strong business advocate within the Rocky Mount region and beyond.

Commenting on the honor, Chief Operating Officer **Kristen Brabble** said, "We pride ourselves on being extremely engaged in each of the communities we serve by not only donating our dollars, but also donating our time! Our team has a passion to give back to our local non-profits, and we work to demonstrate that each and every day. Additionally, we are big advocates for our communities and seek out ways to enhance our regions. We are a proud supporter of The Chamber of Commerce, in Rocky Mount and beyond!"

## 2022 Small Business of the Year



### Rocky Mount Chamber of Commerce Small Business Celebration July 12, 2022

Attending the celebration to receive the award on behalf of the Bank were Chief Compliance Officer **JR Johnson**, Rocky Mount Market Executive **Lank Dunton**, Rocky Mount Senior Banking Officer **Gusty Coats**, President & CEO **Ron Day**, Chief Operating Officer **Kristen Brabble**, Chief Banking Officer **Maxie Coker**, and Executive Managing Director - Commercial Banking & Wealth Management **Doug Ford**.

We Do The Day-To-Day Things In Banking Extremely Well



Let us help you meet your **financial goals.**

## CD Specials<sup>1</sup>

Checking account required unless commercial or HOA.  
\$5,000 minimum balance.

**3.04% APY**  
6 Months

**3.51% APY**  
12 Months

**3.71% APY**  
18 Months

## Carolina Money Market

Checking account required unless commercial or HOA.  
Monthly fee of \$25 if balance falls below \$2,500. Rates subject to change.

Call your local branch for great **money market rates.**

<sup>1</sup> APY means Annual Percentage Yield. Advertisised interest rate is effective as of September 27, 2022. This is a promotional rate that applies only to new Certificate of Deposit (CD) with a 6-month term, 12-month term, or an 18-month term. Upon renewal of CD, our then standard rate for standard CDs with that amount and term apply. We may change this promotional rate at any time without prior notice. To qualify for advertised APY, personal clients must either have or open a personal or business checking account. The minimum balance required to open these CDs is \$5,000. Offer is limited to a maximum deposit of \$250,000 per instrument. Substantial penalty for early withdrawal. Your account is covered by FDIC insurance to the maximum allowed by law.

## Check this out!

**Did you know you can reorder checks through our provider, Deluxe, without having to come into a branch?**

If you're running low, visit [firstcarolinabank.com](https://www.firstcarolinabank.com), navigate to either our **Business** or **Personal Checking** page, and select "**Click Here To Reorder Checks.**"

You can also contact Deluxe's customer service team at **866-653-9471** for assistance.



# First Carolina Bank

★★★★★ Celebrating 10 Years ★★★★★

After celebrating with our customers in each of our branches on July 29, we gathered together on July 30 to celebrate with each other! It was a day full of water activities, food, and community, and we recognized employees for their time spent at both First Carolina and in the banking industry in general.



# GROWTH UPDATE



## GREENVILLE, SOUTH CAROLINA

Construction is officially underway at our newest location in Upstate South Carolina. Our Chief Operating Officer **Kristen Brabble**, Director of Retail Banking **Beth Fite**, and Greenville Branch Supervisor **Elaine Day** participated in a ceremonial demo day in mid-August (shown below) to kick off an extensive renovation of 522 N. Church Street (progress as of mid-September shown above). The current schedule will allow us to open our doors in early 2023, and we look forward to an exciting start to the new year!

