



The Column

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Welcome back to The Column, our quarterly newsletter.

Q3 means back to school, and that sentiment includes our bankers! Each fall, we send a select few employees to the North Carolina School of Banking, hosted by the North Carolina Bankers Association, to begin their four-year journey in the program. **Kristen Mott**, a Senior CRE Underwriter and 2023 School of Banking freshman, said “The classes presented are beneficial to give students a better understanding of the various departments within the Bank and how they are interconnected. The economics class this year was especially valuable, as the instructor broke down the driving factors of inflation and the current interest rate environment. Also, the networking provided not only an opportunity to connect with other bankers outside of FCB, but also a chance to learn more about the specific roles of my colleagues that I do not interact with regularly.”



Our 2023 School of Banking participants came from Operations, Commercial Real Estate, HR, Retail, Finance, and FinTech.



WOMEN IN FINANCE FORUM

We are also proud to seek out empowerment opportunities for our female employees and were excited to send a diverse group of women to the Women in Finance forum in Raleigh, also hosted by the NCBA. According to the NCBA, “The Women in Finance Forum is designed to inspire, empower and educate women and their supporters in North Carolina’s finance industry. This annual event brings together banking professionals, aspiring leaders, and industry experts to share knowledge, experience, and words of wisdom.”

Our 2023 group included women from HR, Retail, FinTech, and Loan Operations.

Our Commitment: We Do The Day-To-Day Things In Banking Extremely Well



firstcarolinabank.com



Community Involvement: UNITED WAY WEEK

One of our favorite weeks of the year at First Carolina Bank is our annual United Way weeklong fundraiser, which we hold every September. Each day includes a game or team building activity that encourages donations along the way - and for each of the last 10 years, we've seen 100% employee participation, even with the growth we've experienced! This year, our company-wide goal was \$40,000, and with the continued generosity and enthusiasm of our employees, we ended the week having totalled

\$46,555.22

A special thanks to our United Way Committee and its chairs, **Haven Weston**, Corporate Advisor, and **Emily Pugh**, Wilmington Universal Banker, for their work to coordinate such a successful and fun campaign. We are already looking forward to next year!



Christian Cisneros,
Atlanta Universal Banker



Corey Foos,
C&I Underwriter



Miranda Ashley, Reidsville
Senior Banking Officer



Wilmington Team: **David Rizzo**, Market Executive; **Matt Shaner**, Associate Director - Commercial Banking; **Carolyn Phelps**, Branch Supervisor; **Kaylee Lyerly**, Universal Banker; **Lynn Buehler**, Universal Banker; **Emily Pugh**, Universal Banker; and **Donna Cameron**, Senior Banking Officer



Niema Neal, Greenville Universal Banker; and **Shannon Cantrell**, Greenville Branch Supervisor



Erika Taylor, IT Support Manager; **Ada Torres**, Talent Acquisition Specialist; and **Cindy Buzak**, Raleigh Branch Supervisor



Crystal Harrison, Columbia Universal Banker



Virginia Beach Team: **Anne Schmudde**, Universal Banker; **Robin Gregory**, Senior Banking Officer; **Mindi Bevington**, Market Executive; and **Kim White**, Universal Banker



Trish Pittman, Rocky Mount Administrative Assistant; and **Mitri Walston**, Loan Operations Specialist II

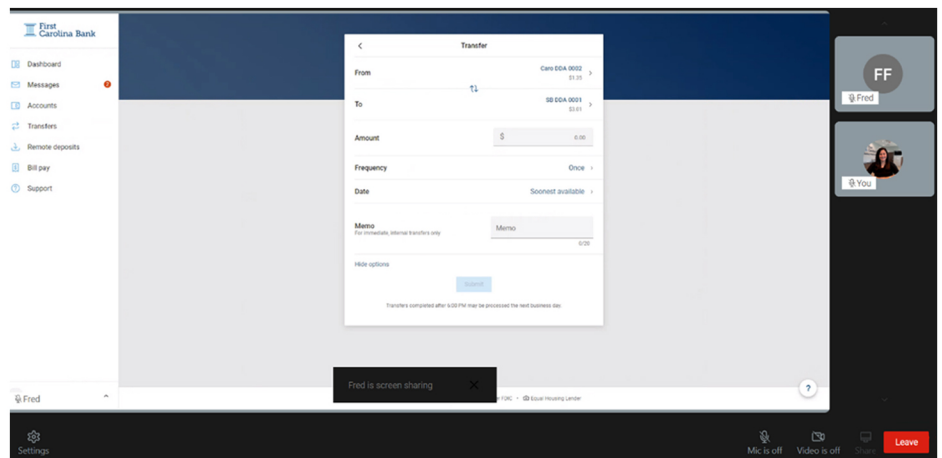
Feature Spotlight: SUPPORT VIDEO CHAT

We recently rolled out a new feature within our online banking support chat function that will allow you to share your screen with the bankers assisting you and demonstrate issues that are occurring in real time.

To utilize this feature, make sure you are accessing the support chat from a computer and begin a conversation. The banker will have to initiate the video chat feature, and when they do, you are not required to turn on your camera or microphone - the banker will call you!

We are hopeful that this will elevate your online support experience by mitigating the need to send screenshots and aiding in timely and clear troubleshooting.

If you have never used the online chat function, simply log in to your online banking and select the **Message** button during business hours to start a conversation with one of our bankers. We are ready to assist!



Traveling this holiday season? Let us know with a travel notice.

Back Travel notices

Destinations

Austin, Texas

List the places that will be traveled to. 13/47

Dates

Nov 22 - Nov 29

Cards

Select the cards you'd like to use while traveling.

BETTY BANKER (x1234)
Caro DDA 0001, Active

During this upcoming holiday season, if you have plans to travel somewhere new or somewhere far from where you typically conduct most of your transactions, consider putting a travel notice on your account - this way, we can be aware that charges in those locations are not fraudulent.

This can easily be done in your online banking or mobile app. Once you've logged in, navigate to the **Card management** section and select the airplane button, followed by "Add travel notice." On the following screen, add your destination(s), dates, and the card you plan to use while you're on your trip. Save the notice, and it will appear listed.

As always, you can also call or stop by your local branch to get additional assistance with travel notices.

MID-MARKET FAST 40 AWARD

We were honored to place eighth in Business North Carolina's annual Mid-Market Fast 40 rankings this year! The rankings celebrate entrepreneurial spirit and strong revenue growth amongst middle-market companies. Fast 40 companies are selected based on revenue and employment growth over the past three years, as verified by Cherry Bekaert. The companies have annual revenue ranging between \$10 million and \$500 million.

Miranda Ashley, our Reidsville Senior Banking Officer, and **Mike Worsham**, our Managing Director - Commercial Banking, attended the August 31 ceremony at the Grandover Resort in Greensboro, NC to accept the award on the Bank's behalf.



RECENT REVIEW



"They made opening a new account easy! Communication was pleasurable, and the entire staff is extremely responsive. Any question or request I had, whether in person or over the phone, has been answered promptly and thoroughly. It's been a pleasure working with this team."

- McKenna // Wilmington, NC



Have a great experience of your own that you'd like to share? Scan the QR code above!

MONDAY, OCTOBER 9
Indigenous Peoples' Day

FRIDAY, NOVEMBER 10
Veterans Day

THURSDAY, NOVEMBER 23
Thanksgiving Day

FRIDAY, NOVEMBER 24
Black Friday (half day; offices close at 1PM)

MONDAY, DECEMBER 25
Christmas Day

UPCOMING HOLIDAY CLOSURES

Our branches are closed on major holidays, and upcoming dates in the fourth quarter are listed here.

You can always access your online and mobile banking, though these closures may impact your ability to process wire and ACH transfers, so we recommend making arrangements for such transactions prior to these dates to ensure completion.

On half days, deposits made at Bank ATMs after 12:30PM will be deposited on the next business day.