



The Column

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Welcome back to The Column, our quarterly newsletter.

This quarter, we were excited to celebrate our Atlanta office's one-year anniversary.

"We have had an incredible first year building our Atlanta bank," **Thomas Forsberg**, Atlanta Market Executive, said. "We thank our clients, and we are honored to serve them every day. We have built a dynamic team with experience, energy, and a service-oriented mindset for our clients and our community. This first mile has been a great success, and we are poised to grow for many more miles ahead."

"Success in banking is driven by people, place, and momentum," **Ron Day**, President and CEO, added. "We have all three at the highest level possible in Atlanta. Big thank you to our team, our local shareholders and our growing customer base – we look forward to serving the great state of Georgia for many years to come!"



Our Atlanta team, from left to right:
Greg Schroeder, Branch Supervisor; **Thomas Forsberg**, Market Executive; **Mike Zimmerman**, Director - Commercial Banking; **Amy Pizzati**, Senior Banking Officer; **Imani Fripp**, Universal Banker; **Steven Deaton**, Chief Credit Officer; **Brad Johnson**, Senior Commercial Banking Officer; and **Christian Cisneros**, Universal Banker.

If you haven't already, stop by today and meet our team at **125 Glenridge Point Parkway!**

Have you checked out the First Carolina blog?

We recently created the First Carolina blog as another way to share stories and pieces of knowledge from our in-house experts with you, our customers.

Topics covered and people featured so far include:

- Our Bank's history, with insight from **Ron Day**, our President & CEO
- Our Bank's safety and soundness, with insight from **Stokes Suiter**, our Chief Risk Officer, and **Steven Deaton**, our Chief Credit Officer
- Fraud types and prevention strategies, with insight from **Abby Dela Cruz**, our Region Manager - Retail Banking (NC & VA)

Visit our website to read these posts - and others - and stay tuned for more!

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



firstcarolinabank.com



COMMUNITY INVOLVEMENT

Tackle the Tar

Tackle the Tar is a 5K Obstacle Course Race that begins at the Rocky Mount Sports complex and courses through historic Battle Park. It comes complete with a mud pit and 20+ obstacles to overcome. **All proceeds from the event go directly to the funding of college scholarships for deserving students in Nash and Edgecombe Counties.**

This year's race was held on May 20, and First Carolina Bank was well-represented through volunteering and participating!

Our Chief Operating Officer, **Kristen Brabble**, is Tackle the Tar's Event Chair, meaning that she is directly involved in every aspect of making the event run! The race would not be what it is today without Brabble's vision and direction, and the Bank is proud to support her and the educational cause.

All photos on this page were taken by Garry Hodges.



Eva Kang, Triangle Senior Banking Officer



Brabble and Shawn Evans, Finance Associate



Brabble, Jose Fuentes, Director - Retail Banking, and Lank Dunton, Rocky Mount Market Executive

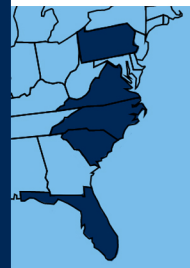


Anna Hill, Rocky Mount Branch Supervisor

By the NUMBERS

In the 2023 race, **600 runners** ranging in age from

8-69 participated in Tackle the Tar.



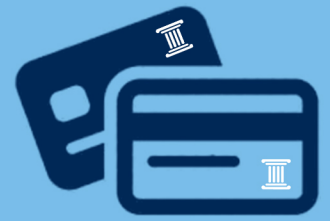
Participants came from all over the east coast, including **North and South Carolina, Virginia, Florida, and Pennsylvania.**

Since its inception in 2016, Tackle the Tar has awarded over

\$405,000

in college scholarships to students going to colleges in the Twin Counties.

Product Spotlight: CREDIT CARDS



We have five different personal and business credit card options with a variety of perks to fit your lifestyle or financial goals. Below is a simple breakdown of some of the benefits:

PERSONAL CREDIT CARDS

	Platinum Classic	Platinum Payback	Platinum Preferred	World	World Elite
0% introductory rate for first 12 billing cycles*					
Annual fee	\$0	\$0	\$0	\$35 <small>(\$29 for each additional card)</small>	\$299 <small>(\$49 for each additional card)</small>
1% cash back on purchases					
Points earned on everyday purchases					
No foreign transaction fee					
\$200 airline credit					

BUSINESS CREDIT CARDS

	Platinum Classic	Platinum Payback	Platinum Preferred	World Elite	World Elite Plus
0% introductory rate for first 6 billing cycles**					
Annual fee	\$0	\$0	\$0	\$29	\$249 <small>(\$49 for each additional card)</small>
1% cash back on purchases					
Points earned on everyday purchases					
No foreign transaction fee					
\$200 airline credit					

We also offer P Cards for businesses!

For a full breakdown of other credit card benefits or to talk further about these options, stop by your local branch or give your banker a call today!

If you're ready to apply, we can help you work through that process as well.

* 0% introductory APR for the first 12 months on purchases, balance transfers and cash advances from the date of opening. After that, the variable rate will be 15.74% to 24.74% for purchases and balance transfers, and 19.49% to 28.74% for cash advances, based on your creditworthiness. There is a balance transfer fee of either \$10 or 4% of the amount of each transfer, whichever is greater. A cash advance fee of either \$10 or 5% of the cash advance, whichever is greater. Some balance transfer limitations apply. Offer may be withdrawn at any time.

** 0% introductory APR for the first 6 months on purchases, balance transfers and cash advances from the date of opening. After that, the variable rate will be 17.99% to 21.49% for purchases and balance transfers, and 21.49% to 24.99% for cash advances, based on your creditworthiness. There is a balance transfer fee of either \$10 or 4% of the amount of each transfer, whichever is greater. A cash advance fee of either \$10 or 5% of the cash advance, whichever is greater. Some balance transfer limitations apply. Offer may be withdrawn at any time.

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GROWTH UPDATE: ROCKY MOUNT EXPANSION

Construction is progressing steadily on our operations headquarters in Rocky Mount! As of June 22, the steel framing for the building is complete and has been connected to our current building at 181 N. Winstead Avenue. The concrete floors have also been poured and are in the process of being sealed pending suitable weather. It has been a noisy - and sometimes rumbling - time, and we appreciate our employees and customers alike for bearing with us and working through the construction dust!



BANKIN' WITH FRANKLIN IS BACK!

We are so excited to once again be participating in the Teeny Tiny Turtles on the Tar fundraiser! The turtle race is very similar to a duck race but instead uses Teeny Tiny (rubber) Turtles, and they race in the Tar River. This fundraiser supports the Boys & Girls Clubs of the Tar River Region and their efforts to serve over 1,800 youth in the community. Their 2023 goal is to sell 2,000 turtles! **Stop by our Rocky Mount location to purchase a turtle before July 29, and stay tuned to our Bank social media to see where our own turtle, Franklin, travels to next!**

Teeny Tiny Turtles on the Tar



BOYS & GIRLS CLUB
OF THE TAR RIVER REGION

July 29, 2023
AT 10:00 AM
ROCKY MOUNT MILLS

