

2019 TRAILBLAZER: KRISTEN BRABBLE

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Kristen Brabble, 28

First Carolina Bank, *Rocky Mount*

Like many young professionals, Rocky Mount banker Kristen Brabble wasn't excited when members of the town's Rotary Club invited her to join. Her vision was "a bunch of old fogies walking in with canes to listen to boring speeches." She joined anyway, quickly learned her image was inaccurate, and started planning a distinctive community event sponsored by the service group. In its fourth year, Tackle the Tar 5K race attracted 850 runners and walkers in May to compete through a muddy obstacle course that leaves participants tired, filthy and proud. This year's benefit raised \$114,000, with proceeds after expenses split for scholarships at Nash and Edgecombe community colleges and N.C. Wesleyan University.

Brabble has shown similar energy at First Carolina Bank, the Rocky Mount-based institution that had more local deposits than its rivals as of June 2018. While noting that every bank offers important services, she doesn't mince words. "If you want to call a bank where a local person answers the phone, call us. If you don't care ... go to the big banks."

That feistiness has served Brabble as she's risen quickly at the bank. While earning an associate degree at Pitt Community College and an online bachelor's degree from Arizona State University, Brabble worked full time for local banks. In 2012, while working at First Carolina Bank in Greenville, she was itching for a new challenge, probably outside the industry.

But veteran N.C. banker Ron Day urged Brabble, then 21, to sit tight while he and an investor group acquired First Carolina from an out-of-state company that was failing because of soured recession-era loans. Day's

group has since built a \$556 million institution with branches in Rocky Mount, Raleigh and Reidsville and lending offices in Wilmington and Virginia Beach, Va.

Brabble, who moved to Rocky Mount at Day's invitation, has been instrumental in that growth. Starting as an intern working on branding the bank, Brabble's role has steadily increased. In August, she was named chief operating officer with responsibilities in human resources, shareholder relations, marketing, information technology and many other functions at the 44-employee bank. CEO Day, a former chief administrative officer at RBC Bank, calls her "uniquely qualified to lead us to new heights at a very opportune time in community banking in the Southeast."

A native of Ahsokie, Brabble says she has a renewed optimism in Rocky Mount, aided by the move of more than 400 N.C. Division of Motor Vehicles jobs from Raleigh and the growth of the Rocky Mount Mills development that includes offices, restaurants and a brewery incubator. "I had a meeting there at 5 p.m. last week, and there were young folks everywhere. You didn't see that three or four years ago," she says. "We have so many more options now, so you don't need to drive to Raleigh all the time."

One of Brabble's tasks at First Carolina involves building its digital presence. When she suggested that the bank get more active on social media, an initial response was a question: "Isn't that for high school girls?" It took some selling, but they eventually got it," she says. Her role now includes boosting revenue through the bank's digital network.

The few remaining N.C. community banks can thrive by living up to their name, Brabble says. "We are extremely involved in the community. We don't just show up for meetings. You've got to get more involved." Joining the Rocky Mount Chamber of Commerce was pivotal in her success, she adds.

Brabble's biggest personal project, Tackle the Tar, was inspired by several trips with her father to races at a muddy obstacle course near Charlotte. Both competitive runners and the less physically fit take part in the Warrior Dash event. "Everyone is intimidated at first, and I sure was. But there was a 360-pound man who made it through the course, so I said, 'I'm doing this.'"

Taking that aggressive approach throughout her life is paying big dividends for Brabble — and Rocky Mount.



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