



The Column

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Welcome back to The Column, our quarterly newsletter.

This quarter, we were excited to introduce a new role to help ensure that our clients have a seamless, personalized, and rewarding experience with First Carolina Bank: Client Experience Specialists. The initial responsibilities of our Client Experience Specialists will be to call all of the Bank's new clients to identify trends, address concerns or questions, and uncover opportunities for improvement, all with the primary goal of delivering a superior client experience with every client, every interaction, every day.

To pilot this initiative, we have selected two of our employees to take on the role of Client Experience Specialist in addition to their everyday responsibilities: **Helen Chilton**, Reidsville Universal Banker, and **Mitch Pollock**, Columbia Senior Banking Officer. Both Chilton and Pollock have unique banking skill sets that make them natural fits for this role.

"The Client Experience Specialist role resonates with me, as I am passionate about enhancing client interactions and fostering meaningful relationships," Pollock said. "To me, being a Client Experience Specialist means being the bridge between our bank and our clients, ensuring that our interactions reflect our commitment to first class customer service."

"First Carolina Bank's exceptional customer service is truly what sets us apart," Chilton added. "I take pride in how well we accomplish this day-to-day. At every location, you can see and feel the genuine care for our clients and their financial well-being. **Could we possibly do more? Always. This new role gives us that opportunity.**"



Do you have feedback you'd like to share before you chat with one of our Client Experience Specialists?

Scan the QR code below and let us know!



Chilton, left, began her banking career with us in Reidsville in 2018. **Pollock**, right, started his banking journey in 2001 and has held other service-centric roles since then. He has been with the Bank since we opened our Columbia branch in early 2022.

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



firstcarolinabank.com



COMMUNITY INVOLVEMENT

UNITED WAY WEEK



COLUMBIA: Emmanuel Boyd, Branch Supervisor



GREENVILLE: Elaine Day, Corporate Marketing & Communications Advisor, and Shannon Cantrell, Branch Supervisor



CARY: Ashley Kepley, Universal Banker



WILMINGTON: Bailey Dutton, Universal Banker

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. This year, our company-wide goal was **\$55,000**, and with the continued generosity and enthusiasm of our employees, we ended the week having met that goal - our biggest donation yet!

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



ATLANTA: Christian Lopez, Universal Banker



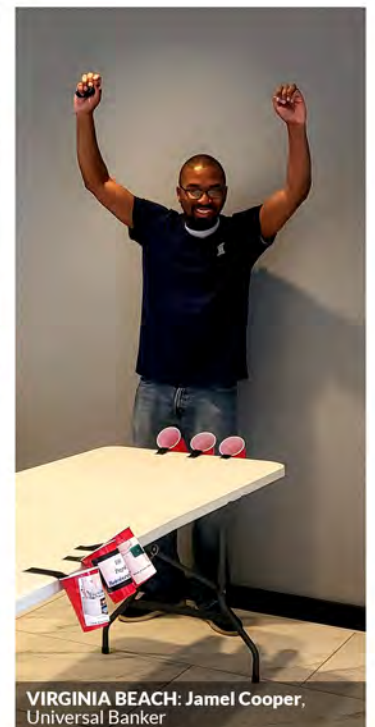
RALEIGH: Tina Partain, Associate Director - Human Resources



ROCKY MOUNT: Dianne Hedgepeth, Commercial Loan Processing Specialist, and Krista Brabham and Kayla Narron, AML & Fraud Investigation Specialists



REIDSVILLE: Natalie McKinney, Universal Banker



VIRGINIA BEACH: Jamel Cooper, Universal Banker

TREASURY MANAGEMENT UPDATE

As we near the completion of our upgrade to the new treasury management platform, we want to ensure your transition is smooth and seamless. For uninterrupted access to the advanced features and benefits of the enhanced system, it is crucial that you complete your transition as soon as possible, if you have not already. If you have not yet been contacted regarding making the switch to the new platform, please reach out to your local branch at your earliest convenience to complete the process. Our team is ready to assist and ensure that all your banking needs are met, and we thank you for your cooperation!

Benefits of the new platform include:

- Customizable online banking dashboard for tailored account viewing
- Bulk statement viewing, downloading, and printing
- Enhanced reporting tools
- Streamlined process for ACH, Positive Pay, and online wires, with approval and decision-making options located directly within your dashboard
- Access to treasury management features via our mobile app, including payment processing, mobile deposits, and more



BANKIN' WITH FRANKLIN

For the fourth year in a row, we sold the most turtles for the Teeny Tiny Turtles on the Tar Race! Through the turtle sales, the Boys and Girls Club of the Tar River Region was able to raise over \$8,000 to benefit its programs and continue making a positive impact in our community, and we are honored to have played a part in that.

Pictured to the left at the September 14 race are **Elizabeth Overton**, our Executive Assistant, and **Haven Weston**, our Corporate Advisor.

MONDAY, OCTOBER 14

Indigenous Peoples' Day

MONDAY, NOVEMBER 11

Veterans Day

THURSDAY, NOVEMBER 28

Thanksgiving Day

FRIDAY, NOVEMBER 29

Black Friday (half day; offices close at 1PM)

TUESDAY, DECEMBER 24

Christmas Eve (half day; offices close at 1PM)

WEDNESDAY, DECEMBER 25

Christmas Day

UPCOMING HOLIDAY CLOSURES

Our offices 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.