



The Column

A First Carolina Bank Publication • Q3 2025 • Volume 4 • Issue 3

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Welcome back to The Column, our quarterly newsletter.

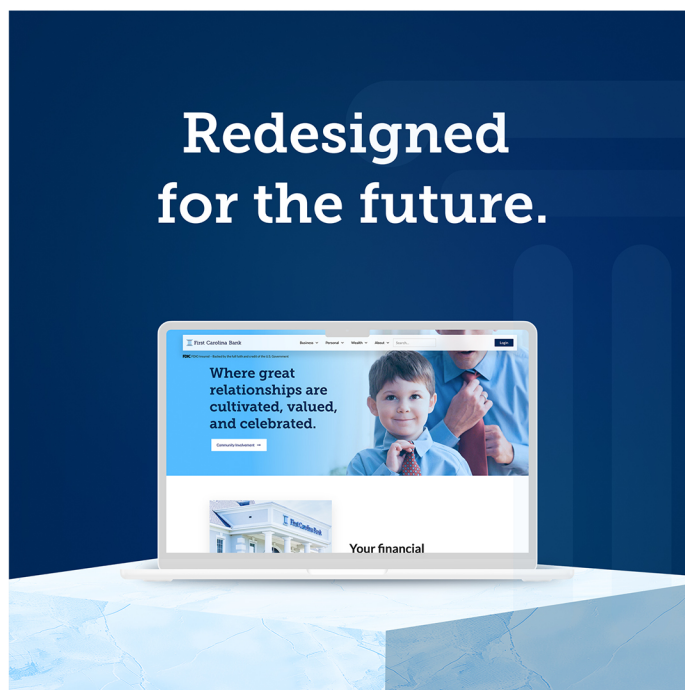
We are constantly evaluating our products and services to better serve you, and in mid-September, we were so excited to finally be able to share something big we had been working on behind the scenes - our **brand new website!**

Our internal marketing and design teams were intentional in making sure we stayed true to the feel you're used to, complete with our classic father-son duo fixing their ties on the home page. The site now includes refreshed details, and we also built our BM Technologies, Inc. services into it for seamless access.

Some features we think you'll love include:

- Comparison charts for personal and commercial accounts
- Clickable online banking and bill pay guides
- Our blues and brand fonts as primary design elements
- Our people in imagery across the site
- And more!

If you haven't given it a look yet, we encourage you to do so!



Scan the QR code below
to explore the website!



UNITED WAY WEEK

If you've been around for a while, you probably know that one of our favorite weeks of the year 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 we revamped our activities this year to include all of our employees across both the Bank and BM Technologies, Inc. With the continued generosity and enthusiasm of our employees, we ended this week with our biggest donation yet:

\$61,895.30

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



firstcarolinabank.com



The First Carolina Way

Since First Carolina Bank was established in 2012, one main concept has driven our business: **we do the day-to-day things in banking extremely well.** We are committed to providing this level of service to our customers and to each other, and we hope that you give and receive it in each interaction in our workplace.

Last year, one of our board members suggested that we supplement our commitment with core values, and it was important to us that we selected values that were genuine and meaningful to our team.

And so, we collected suggestions—all of our employees, from top to bottom, were given the opportunity to share—and we looked for common themes in addition to unique terms that we thought define our business. In your own words, what does it mean to be a First Carolina banker?

Out of nearly 70 different terms offered, four stood out: **enterprising, intentional, responsive,** and **considerate.**

You can read a full blog post briefly explaining each of these four words and what they mean to our Bank on the Blog page of our website, but we are also going to take time in each of this year's issues of The Column to explain one of the values in greater detail. Next up—responsive.

Responsive

We strive for **frictionless banking experiences**, answering the bell directly and quickly and working to exceed expectations in every service level in our business.

Francesca Wright, one of our Branch Supervisors in the Triangle, understands responsiveness inside and out.

"Being responsive means making customers feel valued by addressing their needs **quickly, clearly, and with care,**" Wright said. "It means being available beyond normal business hours. We are available when they need support, following through on commitments and providing solutions in a timely and accurate way. Responsive means taking a proactive approach, anticipating customer needs, and offering guidance before challenges arise. **By combining professionalism with a personal touch, responsiveness builds trust and creates a positive, lasting relationship where customers feel supported and confident in their financial decisions.**

"**Why have it any other way when you can have it the First Carolina Way?**" she added with her signature smile.

BUSINESS BRIEFS

ACH REVERSAL EDUCATION

As part of our annual ACH education, we wanted to specifically discuss ACH reversals. NACHA rules regarding ACH reversals are listed below.

An Originator that originates a payment in error may originate a reversing entry. The reversing entry must be transmitted within (5) banking days of the settlement date of the erroneous entry and should include the word REVERSAL in all capital letters in the Company/Entry Description field.

A reversal can be created only during a specific window. **Reversals are allowed:**

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

An erroneous entry is an entry that:

1. Is a duplicate of an entry previously initiated by the Originator
2. Payment to or from a Receiver different than the Receiver intended to be credited or debited by the Originator
3. Payment in an amount different than what was intended by the Originator
4. Payment on wrong date
 - a. Payment of a debit entry on a date earlier than the Receiver was intended to be debited by the Originator, or payment of a credit entry on a date later than the Receiver was intended to be credited by the Originator
5. Is a PPD credit entry satisfying each of the following criteria:
 - a. PPD credit entry is for funds related to a Receiver's employment
 - b. The value of the PPD credit is fully included in the amount of a check delivered to the same Receiver at or prior to the Receiver's separation from employment
 - c. The PPD credit entry was transmitted by the Originator prior to the delivery of the check to the Receiver.

Questions regarding whether a payment is eligible for an ACH reversal?

Contact our Treasury Management team at treasurymanagement@firstcarolinabank.com. If an ACH reversal is not an option based on the NACHA rules above, you can complete an offsetting ACH transaction using one of the below methods:

- ACH Debit – Pulling funds back to your account at First Carolina Bank
- ACH Credit – Send additional funds out to the Receiver

MONDAY, OCTOBER 13

Indigenous Peoples' Day

TUESDAY, NOVEMBER 11

Veterans Day

THURSDAY, NOVEMBER 27

Thanksgiving Day

FRIDAY, NOVEMBER 28

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

WEDNESDAY, DECEMBER 24

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

THURSDAY, 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.