



The Column

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Welcome back to The Column, our quarterly newsletter.

At First Carolina, we recognize team members who exemplify our core values and go above and beyond in their role. These individuals are our **Waymakers**—those who set the standard and inspire others through their commitment to the First Carolina Way.

An initiative developed in conjunction with the 2025 launch of the First Carolina Way, Waymaker Award nominations were accepted from our team members over the summer. We invited anyone, regardless of position or department, to nominate anyone, encouraging cross-departmental and cross-location considerations, and we received more than 50 internal nominations celebrating outstanding colleagues across the organization. A special task force was formed to evaluate nominations and select our inaugural class:

- **Krista Brabham:** Associate Director – BSA/AML/CFT/OFAC
- **JR Johnson:** Managing Director - Compliance
- **IlaMae Mahon:** Manager – Digital Banking Payment Operations
- **Sam Michaels:** Private Banker (Atlanta)
- **Elizabeth Rhoades:** Director – Human Resources (Compensation & Benefits)

In November, we welcomed our winners to Raleigh for a full day of celebration, including lunch and a musical team-building workshop where they learned to play a variety of percussion instruments. Learning each individual instrument—including multiple types of drums, tambourines, and cymbals—before coming together to play along with a band reinforced the importance of teamwork and the unique role each of us plays in creating harmony. We ended the day with an awards dinner with senior leadership, where we showed a presentation of highlights from the nomination forms, and each winner was honored for their contributions and character.



Left: Sam Michaels, Krista Brabham, Elizabeth Rhoades, and JR Johnson on our Waymaker celebration day. IlaMae Mahon was unable to join us but was there in spirit!

Above: The awards presented at dinner with leadership.

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



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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. Below, we're wrapping up our series with our fourth and final value—considerate.

Considerate

We **lean into community needs** in the markets we serve and conduct ourselves in a professional manner in every interaction we have with customers, shareholders, fellow coworkers, and those who regulate our industry.

Considerate may be the most unconventional of our four core values, but **Ron Day**, our President and CEO, has always appreciated its inclusion.

"Considerate means we are careful and attentive to the needs of our clients such that we do not cause them inconvenience or friction in their interactions with us," Day explained. "**We are proactive and anticipate what is required and strive to always conduct our business right the first time,** thus 'doing the day-to-day things in banking extremely well.'"

"Additionally, we are sensitive to how we promote great outcomes in the communities we serve, with a particular focus on the education arena."

As we move into 2026, we are excited to continue deepening the impact of First Carolina Way across our company's reach, from our personal and business customers in our branch footprint to our BM Technologies, Inc. partner schools and students across the country.