

# The *Statement*

## Board of Directors

Terry L. Cash  
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T. Alexander Evins  
*Vice Chairman*

Charles E. Atchison, Sr.

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Vollie C. "Vic" Bailey III

James D. Bearden III, MD

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Robert A. Harley

Samuel H. Maw, Jr.

D. Byrd Miller III

John S. Poole

*President and  
Chief Executive Officer*

R. Lamar Simpson

*Treasurer and  
Chief Financial Officer*

L. Terrell Sovey

W. Lewis White, Sr.



*Branch manager  
Jonathan Walker, top,  
chats with women at  
the kickoff reception  
and Carolina Alliance  
president and CEO  
John Poole (below)  
with Jim Thompson.*



## **Carolina Alliance & Senior Centers Kickoff New Partnership**

Carolina Alliance Bank is excited to introduce, 'Partnering with Seniors,' a program that's designed to benefit the Senior Centers of Spartanburg County. Carolina Alliance will make a donation of \$25 to the Senior Centers of Spartanburg County every time a senior opens a new Alliance Senior checking account and keeps it active for at least one year.

A kickoff reception for the new program was held at the Senior Centers' VSP Club in Chesnee. More receptions will follow at each of the remaining Senior Centers throughout the summer. In addition, **Sandra Owensby**, executive director of the Senior Centers, and Carolina Alliance Branch Manager **Jonathan Walker** will be featured on the

Bill Drake Show on July 22 to talk about the program.

'Partnering with Seniors' is just one way for us to thank our senior customers for their business by helping a local nonprofit that has a great, positive impact on Seniors in this community," said **John Poole**, Carolina Alliance president and chief executive officer. "Customers will essentially be

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### **Carolina Alliance Bank Named March of Dimes' Small Business of the Year**

And it's a three-peat! For the third straight year, Carolina Alliance Bank has been named the March of Dimes' Small Business of the Year.

The award, which recognizes Carolina Alliance's outreach and fundraising efforts, also reflects the bank's organizational commitment to the March of Dimes and March for Babies in the Spartanburg community, and the collective contributions of the bank employees, who have dedicated more than 250 hours for the organization.

In addition, Senior Vice President and Commercial Banking Officer **Wayne McKinney** was named to the Circle of Champions for raising more than \$1,000 for March for Babies. McKinney was one of only 22 individuals in Spartanburg County to receive this distinction.



Selected highlights of Carolina Alliance's contributions to the March of Dimes and March for Babies include:

- Raised approximately \$9740 for the March for Babies. In addition, more than three-quarters of the bank's staff completed the walk.
- Planned a Hot Dog Luncheon which drew customers and friends from throughout the Spartanburg area, with all proceeds donated to the March of Dimes.
- Held a Bake Sale which included bank staff baking and selling homemade specialties with all benefits donated to the March of Dimes.
- Bank president and CEO **John Poole** auctioned off the right for someone to shave his head, with all funds collected, which totaled \$800 donated to the March of Dimes.
- Published and sold a cookbook, "Cookin' & Bakin'" which features family recipes from the Carolina Alliance staff. Cookbook sales were donated to the March of Dimes. The cookbook is on sale throughout the year at the greeter's stand in the bank's lobby.
- Bank Vice President and Senior Mortgage Officer Carolyn MacIntosh volunteers as the Spartanburg March of Dimes Chairman of the Board and frequently speaks to community groups about the March of Dimes.

### **In the News**

#### **United Way Young Leaders**

Administrative Assistant **Nichole Buchanan**, right, recently served as chair of the United Way's Young Leaders Society's 2nd Annual Brews Blues BBQ, which raised more than \$2,500 for local non-profit organizations to "create a safer



community for our children."

Also attending was customer service representative and branch manager **Jonathan Walker** and his wife **Ashley**, on the left.

Buchanan also was recently awarded the Walter S. Montgomery Award for young leaders at the United Way of the Piedmont's annual meeting.

### Bearden honored

Gibbs Cancer Center's survivorship program is being touted as an example for other community cancer centers to follow and recently was one of 12 community cancer centers recognized with the Association of Community Cancer Centers' 2011 Innovator Awards.



Board member, **Jay Bearden, M.D.**, is vice president of clinical research and managing physician of Gibbs Cancer Center. He also has been invited to lecture at the Association of Community Cancer Centers National Oncology Conference which will

be held in October in Seattle and where the award will be presented.

### 2011 Seniors

Board member Vic Bailey III's son, **Vic Bailey IV**, recently graduated from the University of South Carolina School of Law. After he takes the Bar Exam he plans to clerk for judge Mark Hayes.



Accounting assistant **Rita Plummer's** son, **Matthew** (left)

and teller **Margaiel Stephens' granddaughter, Meredith**, are both recent graduates of Boiling Springs High School and both already are making plans for an active freshman year of college.



Matthew has signed to play tennis at Spartanburg Methodist College; Meredith made the cheerleading squad at the University of

South Carolina and will be cheering on the Gamecocks.

Greeter **Mary Foster** recently had a busy weekend with three grandchildren graduating from three different

high schools in two states and all within 48 hours. First up was grandson, **Daniel**, from Spartanburg High followed by grandson, **Jarius**, from Mill Creek High School (Lawrenceville, Ga.), and **Chelsey** from Collins Hill High (Suwanne, Ga.)

Executive vice president **Barry Mason's** daughter, **Sarah**, graduated from Spartanburg High School. An accomplished equestrian, she is headed to Wofford College in the fall.

### Community News

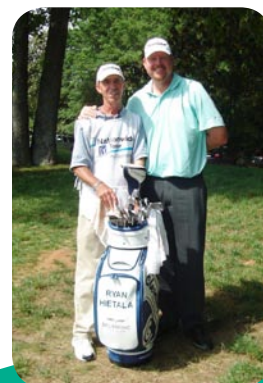
Board vice chairman **Alex Evins** has been named the president of the Spartanburg Day School Board of Trustees.

Vice president, finance and risk management **Laura Austill's** son, **Zane**, a rising sixth grader at Spartanburg Day School, received the Faculty Cup for Academic Excellence for the fifth grade at Spartanburg Day School. Also, Austill's husband **Wayne**, took part in his first Assault on Mt. Mitchell, finishing 39th out of more than 800 riders.



**Spencer Brown**, the son of senior vice president and senior private banking executive Steve Brown, won his seventh title at Belton, the Palmetto Tennis Championships. Spencer, a seventh grader at McCracken Junior High School, won the 12-and-under boys title.

(below) A big thanks to Secure Shred LLC and its staff for hosting Shred Day A-Plenty at Carolina Alliance. At this special event, held in our parking lot, customers were able to bring up five boxes of papers and have it shred for free. Look for more special events for our customers. (below right) Senior vice president Pat Crowley, donated his time to caddie for pro golfer Ryan Hietala at the BWM Charity Pro-Am.



## New Chairs Announced

**The Carolina Alliance Bank Board of Directors recently elected Terry L. Cash as board chairman, succeeding Robert A. Harley, who resigned his position but remains a member of the bank's board. T. Alexander Evins was elected board vice chairman.**

"On behalf of the bank's staff, we sincerely thank Bob Harley for his leadership as Board Chairman during our organization and over the last four years of operation. Bob's leadership and banking knowledge have been critical to the bank's early success. We are pleased that Bob will continue as a member of our board."

"Both Terry and Alex are not only loyal board members but they are vested in the Spartanburg community, each serving on multiple boards and contributing endless hours toward the betterment of our community."

—John Poole, Carolina Alliance president and chief executive officer



An original director and organizer of Carolina Alliance, **Terry Cash** is the president and chief executive officer of the Caman Group, Inc., which specializes in private investments in real estate, long-term care facilities

and pharmacies. Mr. Cash is a registered pharmacist in both South Carolina and North Carolina. He serves as the chairperson of the Spartanburg Regional Healthcare System Board of Directors, board member of the JM Smith Corporation and chairman of the VSP Foundation. He also is a former board member of the USC Upstate Foundation and is a former member of the Spartanburg Area Chamber of Commerce's Board of Governors. Mr. Cash received his B.S. degree in pharmacy studies from the University of South Carolina. He has been recognized for numerous awards including: the 1999 State of South Carolina Health and Human Services Leadership in Aging Award, the 1999 State of South Carolina Ambassador for Economic Development and the 2001 Spartanburg County Health Planning Department Volunteer of the Year.



**Alex Evins** is an original director and organizer of Carolina Alliance. He is an attorney and a partner in the firm Parker Poe Adams & Bernstein LLP. Mr. Evins has experience on two previous bank advisory boards. He serves as the general counsel for the Spartan-

burg Area Chamber of Commerce, president of the Spartanburg Day School board of trustees and general counsel and past president of The Piedmont Club. He received his B.A., from the University of Georgia and received his J.D. from the University of South Carolina School of Law. Mr. Evins has served as president of the Country Club of Spartanburg, he has been co-chairman of both the Arts Partnership of Greater Spartanburg Cultural Arts Facility Fund Drive; and the Arts Partnership of Greater Spartanburg Arts Fund Drive. He has held many positions with the Spartanburg Area Chamber of Commerce and chair of the Leadership Spartanburg Board of Regents. He was recognized in 2007 with the Neville Holcombe Distinguished Citizenship Award and was the 1997 Leadership Spartanburg Alumni Association Alumnus of the Year. He was also named the Boss of the Year in 1986-87 by the Spartanburg County Legal Secretaries Association.

## 2011 Customer Survey Findings

Many of you know that Carolina Alliance is in the process of conducting its first customer survey.

“As we approach our fifth anniversary, we felt it extremely important to get customer feedback on key areas of the bank,” said John Poole, Carolina Alliance’s president and chief executive officer.

At the time *The Statement* went to print, “customer response thus far has been outstanding,” according to Janice Addington, vice president, human resources and marketing. “At this point in the process, we have had only the opportunity to tabulate and do a first read of the comments,” she continued.

Poole added, “I want to say ‘thank you’ to all of our customers who have taken their valuable time to complete our survey; we are grateful for the knowledge that we will gain from this important feedback.”

Once all the surveys are in, the management team will go to work analyzing the results, and then will refine the bank’s operating practices and business plans as necessary. From the surveys returned so far, Poole and Addington have noted five areas that are emerging as the dominant messages from the survey. These issues are summarized and a brief commentary provided for each as follows:

### ✓ **Customer Service and Branch Friendliness**

- We were delighted to read so much positive feedback about our staff and their service to you, our customer. This is one of the cornerstones of our business plan. We believe that first of all, friendly and superior service is what customers desire and deserve. Second, living up to this philosophy is imperative for a successful community bank. While we are all human beings and will not deliver on this commitment perfectly, it will remain one of our highest priorities.

✓ **Our Website** - The message is clear: Improve the website. We will engage outside assistance to evaluate the site and to redesign it to better suit users.

✓ **ATMs** - It is a fact that we have no ATMs, but it is also a fact that we have ATMs almost everywhere. Our practice of absorbing other banks’ ATM usage fees puts virtually every ATM in the country in “our” ATM network. Of course, we have to place certain limits on the number of transaction fees we will

absorb per month (limits are based on the type of account). We have decided to increase the number of free transactions allowed in a month for most of our accounts in order to make this policy serve you better. Soon, we will let you know the extent of the change on each type of account and the date upon which changes are to be effective. Also, we believe that we could do a better job of explaining how this practice operates. We will evaluate the various means we have available to communicate this, both at account opening and as an ongoing reference for customers. If in the meantime you have questions, please ask the next time you are in the bank or call us.

✓ **Higher Deposit Rates and Lower Loan Rates** - This is an age-old issue: balancing the profitability of a bank with charging and paying interest that is fair to the customer. As the Federal Reserve kept interest rates low to stabilize and stimulate the most difficult economy since the Great Depression, we have

seen market deposit rates decline over the past couple of years to the lowest levels we have ever experienced. We keep abreast of local and national market interest rates and strive to maintain competitive deposit rates, which are admittedly very low at the present. If you would like more in-depth interest rate discussion, we encourage you to talk to your account officer, John, or Lamar.

✓ **Branching** - This has been a frequently-mentioned item in the survey and one of great importance to the bank’s future. Many of the comments went as far as to suggest locations, which we appreciate (five general areas have been mentioned so far!) Given the high cost to establish and operate a branch (usually at a loss for the first several years), adding branches for a young bank is difficult because the bank itself takes several years to become profitable. The financial crisis that erupted in our first year of operation and the resulting adverse

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## Carolina Alliance Teams with CFA Task Force to Tear Up Fake Check Scams: Survey shows over a million consumers are being swindled

### "Tear Up" Fake Check Scams

- Never agree to pay to claim a prize. No legitimate sweepstakes or lottery would ask you to send payment in return. If you really won, you would pay taxes directly to the government.
- Never agree to pay for grants from the government or foundations. They don't offer money to people unexpectedly or charge to get it.
- Never agree to cash checks and send the money somewhere as part of a job working from home.
- Never agree to wire money to anyone you have not met in person or don't know well.
- If it seems suspicious, get advice. Consult your state or local consumer protection agency, the Federal Trade Commission or the Postal Inspection Service.
- Go to [www.fakechecks.org](http://www.fakechecks.org) to learn more about how to protect yourself from fake check scams.

The Consumer Federation of America (CFA) recently launched a national campaign in which Carolina Alliance is helping to promote, that works to combat fake check scams. Millions of consumers are lured into accepting genuine-looking checks and money orders and wiring money to crooks in return.

"We want all of our customers to be aware of the various schemes and scams so they can better educate themselves," said Coleman Edmunds, Carolina Alliance senior vice president and retail banking officer. "The CFA has compiled helpful information that we hope will assist our customers to make wise choices if they are ever faced with a situation such as this."

According to the results of a CFA survey, nearly one third of adults have been approached with fake check scams and at least 1.3 million have become actual victims. With an average loss of \$3,000 to \$4,000 per consumer, billions of dollars have been pocketed by fake check scammers.

"In today's economy, as consumers struggle to make ends meet, vulnerability is at an all-time high. Phony claims of sudden riches or ways to make money have never been more attractive," said Susan Grant, CFA's director of consumer protection.

The CFA created a Fake Check Task Force to help raise awareness about these scams and protect consumers. "The check or money order is phony, and so is the person's story," Grant said. "Unfortunately, the consumer usually doesn't learn that until after sending the money."

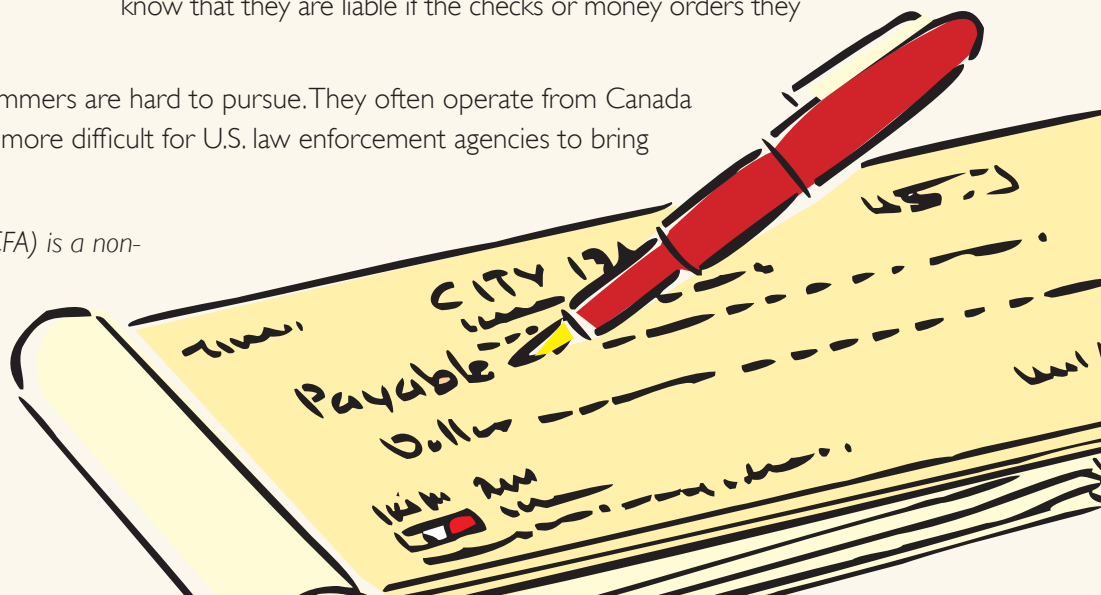
Federal law requires financial institutions to give consumers access to the money from checks or money orders they deposit quickly, usually within one to five-business days, but just because funds are available doesn't mean the check or money order is good. It may take weeks for the counterfeit to be discovered. When it is, the consumer is on the hook to repay the bank,

Compounding the problem is consumer misunderstanding. Over 50 percent of respondents in CFA's survey incorrectly believe that when you deposit a check or money order, your bank confirms that it is good before allowing you to withdraw the money. More than 40 percent of those surveyed do not know that they are liable if the checks or money orders they

deposit or cash are counterfeit.

Another factor is the fact that the scammers are hard to pursue. They often operate from Canada and other foreign countries, making it more difficult for U.S. law enforcement agencies to bring legal action against them.

The Consumer Federation of America (CFA) is a non-profit association of over 280 pro-consumer groups, with a combined membership of 50 million people. CFA was founded in 1968 to advance consumers' interests through research, advocacy and education.



## Seven Board Members Elected at Annual Meeting

Shareholders of Carolina Alliance Bank elected seven nominees to the Bank's board of directors at its recent Annual Shareholders Meeting. Six directors were elected for a three-year term ending in 2014 while one was elected to a one-year term ending in 2012. The directors re-elected for additional terms include:



**Terry L. Cash**, the president and chief executive officer of the Caman Group Inc., which specializes in private investments in real estate, long-term care facilities and pharmacies. He also is a registered pharmacist in both South Carolina and North Carolina.



**T. Alexander Evins**, is an attorney and a partner in the firm Parker Poe Adams & Bernstein LLP. In addition, he has six years of experience on two previous bank advisory boards in Spartanburg County.



**Robert A. Harley**, has been active in community banking in Spartanburg County for more than 38 years. He was among the organizers of two other banks, Spartanburg Bank and Trust and Carolina Southern Bank.

He served as chairman of the board of directors of Carolina Alliance from 2006-2011.



**John S. Poole**, the president and chief executive officer of Carolina Alliance, has more than 34 years of experience in banking in the following key positions of responsibility: president and director, market executive, city executive, senior commercial lender and branch manager.



**L. Terrell Sovey, Jr.**, has been the president of Management Advisory Services, Inc., an investment management and consulting company, since 1984, and is an active partner in several partnerships related to real estate and apparel manufacturing. In addition, he has served as the chairman and chief executive officer of Texfli Industries, president of M. Lowenstein, and vice president of financial planning and general manager of several operating divisions for Milliken & Company. He also served on the advisory board of the Manufacturer's Hanover Bank in New York City.



**W. Lewis White, Sr.**, is the owner and president of the W. Lewis White Company, Inc., which specializes in residential and commercial real estate sales and development. Also, he spent 12 years on the board of a local savings and loan, helping to lead it through several mergers.



**Vollie C. (Vic) Bailey III** was re-elected to a one-year term ending in 2012. In 2012, he will be eligible to be re-elected to a three year term. Bailey is the president of Vic Bailey Automotive. He spent 21 years on a bank advisory board, which was located in Spartanburg County. He also served in the U.S. Army Reserve, attaining the rank of Captain.

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giving back to the community by doing something that most of us do anyway – opening and maintaining a checking account.”

Organized in 1967, the Senior Centers of Spartanburg County operate in the VSP Club in Chesnee; the Pacolet Center; the Woodruff Leisure Center and the Senior Life & Wellness Club at A Very Special Place at Archibald Rutledge in Spartanburg.

“We are so very excited to be associated with Carolina Alliance and thrilled about the possibilities of ‘Partnering with Seniors,’” Owensby said. “At the Senior Centers of Spartanburg County, we believe life is a continuing journey. The Senior Centers of Spartanburg County’s board and staff members continually strive to help enhance the quality of life for our seniors by creating a friendly, exciting, and fun place to be. ‘Partnering with Seniors,’ will help us greatly with this mission.”

To participate in ‘Partnering with Seniors,’ an individual, age 50-years-old or older, must open a new Alliance Senior checking account at Carolina Alliance. The Alliance Senior checking account must stay active for one year (from the initial date of the opening of the account.) On the account’s one-year anniversary, a donation in the amount of \$25 will be made on behalf of the authorizing account holder to the Senior Centers of Spartanburg County. Donations are made on a one-time only basis.

For information about this new program, please contact Jonathan Walker at (864) 208-0844 or [jwalker@carolinaalliancebank.com](mailto:jwalker@carolinaalliancebank.com).

## Robert A. Harley Day celebrated in Spartanburg



Former Carolina Alliance board chairman and current board member Robert A. Harley recently was doubly honored for his decades of service to the Spartanburg Regional Foundation. The City of Spartanburg passed a resolution to honor Harley and proclaimed March 26, 2011 as “Robert A. Harley Day” in the City of Spartanburg. Also on that day, the Spartanburg Regional Foundation presented him with a Lifetime Achievement Award that read: “To Mr. Bob Harley on this day, “March 26, 2011, with grateful appreciation and distinguished recognition of your hard work, dedication, and commitment to the Spartanburg Regional Foundation.”

Harley has been part of the Spartanburg Regional Foundation since its inception. Harley, along with Spartanburg Regional’s CEO Charlie Boone and board of directors member Dr. Sidney Fulmer, proposed the need for a foundation in 1989. Harley knew that people would want to make charitable contributions to the hospital, and he also knew the Foundation could strengthen the hospital’s public image. As he has said many times, “We considered the hospital to be a jewel in our community - a jewel that too few people knew about.” The Foundation was incorporated as a not-for-profit fundraising organization in 1991.

Harley had been involved with many projects during his tenure as a Spartanburg Regional board member, as well as a Foundation Board member. They include:

- The Betty and Walter Montgomery Patient Tower
- The Gibbs Cancer Center
- State-of-the-art Emergency Center
- The Regional Hospice Home
- The Bearden-Josey Center for Breast Health.

And, today the Spartanburg Regional Foundation has returned over \$30 million dollars to the hospital and community.



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economic environment has put pressure on the bank’s planned profitability and has thus left little room to absorb the projected costs of a branch. We desire to be more convenient to our current customers and to attract new customers, but management and the Board of Directors believe it prudent to continue to operate from one location at the present time. As several survey respondents noted, “Please be cautious with our bank to assure it stays safe and continues to exist.” That is our number one goal and the basis of all our decisions.

Thank you again to all who took the time to share this important feedback with us and you will hear more in coming weeks and months about the survey and improvements that may result. We welcome your input and are always available to discuss issues that are important to you. You can reach us at (864) 208-BANK (2265) or [info@carolinaalliancebank.com](mailto:info@carolinaalliancebank.com).

## Customer Spotlight: *HubCulture*



On a spring morning in 2005, a small group of Spartanburg artists, writers, and actors wandered through a dark and empty brick building on South Daniel Morgan Avenue. Stepping over piles of debris and lumber, they looked at each other and nodded: This, they said, is where it will begin.

At the intersection of arts and community activism has grown up a one-of-a-kind organization called **HubCulture**, which has brought together Spartanburg's emerging "creative class" and shepherded in the rebirth of the west end of downtown. The once-empty brick building now houses the Showroom Gallery and Performance Hall, as well as the ground-breaking HUB-BUB artist-in-residence program. A block away on Main Street, the newly renovated Masonic Temple is headquarters for the Hub City Bookshop and Hub City Press, as well as their partners, Cakehead Bakery and the Coffee Bar. Just outside the door is the trailhead for the new Spartanburg Music Trail. All of these projects belong to HubCulture.

With a mission to "build community through dynamic arts and ideas" this free-wheeling initiative has brought the city substantial national publicity and brought scores of young and creative people into the process of reshaping and repositioning the city of Spartanburg. Together with commercial property owners in the area, it has rechristened lower Morgan Square as "the Grain District"—a nod to the area's past with Spartan Grain Mill and its future with R.J. Rockers brewery.

On any given week, you can attend a performance by a nationally-touring musician at the Showroom or an art lecture by a HUB-BUB artist-in-residence. You can attend a poetry reading at the Hub City Bookshop or a community Scrabble night. Together the two HubCulture locations sponsor 150 nights of entertainment a year.

HubCulture folks say they are thrilled that Carolina Alliance Bank has joined the neighborhood. The organization is a happy bank customer!

### HubCulture Contact Info

The Showroom, 149 South Daniel Morgan Ave.  
10 a.m. - 5 p.m. M-F, Online calendar: [hub-bub.com](http://hub-bub.com)

Hub City Bookshop, 186 West Main Street  
10 a.m. - 7 p.m., M-Th, 10 a.m. - 9 p.m., F-Sa  
[www.hubcity.org](http://www.hubcity.org)

## Ready to sign-up for our online services?

Call Carolina Alliance at 208-BANK (2265) for more information or stop by the Carolina Alliance office at 200 South Church Street in downtown Spartanburg.



### Back to School

Nine members of the bank's staff recently went back to school... to help kids. The staff participated in the annual Teach Children to Save Day. On this day, bankers across the nation go into schools to teach lessons on financial literacy and the importance of saving. In all, bank staff taught classes at three elementary schools, Park Hills, Pine Street, and Mary H. Wright, and reached approximately 92 students.

The project was spearheaded by credit analyst **Cal Wicker** and participating staffers included: **Carolyn MacIntosh, Cyndi Waters, E.A. Vandever, Janice Addington, John Poole, Jonathan Walker, Mary Foster, and Nichole Buchanan.**

At the end of each lesson, parent letters were distributed to the students (or given to the teacher to distribute at a later time). These letters explained that Carolina Alliance taught lessons to their children as a part of the Teach Children to Save Program using materials supplied by the American Bankers Association.

Moreover, the letters gave a few quick facts on financial literacy and established Carolina Alliance as a sounding board for parents if they need help teaching their children good financial habits. The presenters signed and attached a business card to each letter in order to let the parents know how to contact them for questions regarding financial literacy.

The impetus for this day across the country is to teach financial

literacy at an early age; so hopefully, the students will be more fiscally sound when they grow into adulthood. This initiative is a hot topic in the financial industry due to the credit crisis many adults find themselves in today. Also, each bank who took part in this day was put on an honor roll list that was sent to Congress, and Carolina Alliance was thrilled and honored to be on this list.

### Financial Fridays

Be sure and watch your favorite bankers on Financial Fridays which is broadcast the last Friday of the month on "Your Carolina with Jack and Kimberly" on WSPA/Channel 7. On Financial Fridays you'll learn more about Carolina Alliance's banking products as well as how its staff participates in the community. If you miss Financial Fridays then just check out Carolina Alliance's Facebook page where we post each segment.

### Upcoming Segments

- 10 a.m., Friday, July 29
- 10 a.m., Friday, August 26
- 10 a.m., Friday, September 30
- 10 a.m., Friday, October 28



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Complete staff listing or Carolina Alliance info: [www.carolinaalliancebank.com](http://www.carolinaalliancebank.com)