

The

Statement

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Carolina Alliance Aid Elderly Veterans with Crime Prevention

Carolina Alliance has joined with the Senior Housing Crime Prevention Foundation (SHCPF), the American Bankers Association (ABA) and the Independent Community Bankers of America (ICBA) to help ensure that more than 40,000 veterans living in 160 state veteran nursing homes in the U.S. are able to live out their lives in safe, secure, enhanced quality-of-life environments free from the daily fear of crime, abuse, neglect, hostility and deprivation of personal freedom, as provided through the Senior Housing Crime Prevention Foundation's Senior Crimestoppers (SCS) program.

"Our nation's elderly veterans once put their lives on the line for this country," said John Poole, president and chief executive officer of Carolina Alliance. "Veterans have done so much for this great country that it is an honor to return the favor. We believe that it is

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"Our nation's elderly veterans once put their lives on the line for this country."



This newsletter is dedicated in loving memory of:

JEANNE S. HARLEY (February 7, 1931 – October 7, 2010), beloved wife of Robert A. Harley, mother of Steven Harley M.D., Katherine "Kit" Harley Papadea and a grandmother of five. Mrs. Harley also was an accomplished businesswoman and a dedicated community leader who always worked hard to make Spartanburg better for us all.



Pretty in Pink: During Breast Cancer Awareness Month in October, Carolina Alliance—from its exterior to its staff—donned a shade of pink in an effort to raise awareness for the disease. The Bank joined with members of Spartanburg's Downtown Association and decorated its exterior by adding a touch of pink. The Bank also designated one day as "CAB Goes Pink Day," and staff was encouraged to wear their favorite shade of the hue.

Tim Camp, senior vice president and senior commercial lender and greeter Mary Foster, prepare for the day.

Community Update



Junior Leaguer: Administrative assistant **Nichole Buchanan** recently was named to the 2010 Provisional Class of the Junior League of Spartanburg. Buchanan also is busy as a member of the Women Build Spartanburg Habitat for Humanity committee.

Holiday Helping

Hand: In November the Bank's staff collected dozens of cans and boxes of food for the United Way of the Piedmont. Shown are **Jonathan Walker** (left), branch manager, customer service manager and lender and **Coleman Edmunds**, senior vice president and retail banking officer, preparing items for delivery.



Cooking for a Cause: **Carolyn MacIntosh**, who is vice president of mortgage lending, also is an active community volunteer and as chairperson of Spartanburg's March of Dimes Board of Directors, recently helped with the popular March of Dimes Signature Chefs Auction. This black tie



event includes a reception, gourmet sampling, silent and live auction. She's shown at the event with husband John.

School Days: Credit analyst **Cal Wicker** was on-hand during career day at Broome High School to talk with the students about a career in banking. Wicker's booth was most popular as more than three dozen students signed-up to receive additional information about a career in banking.



We're an Economic Champion! Carolina Alliance was named an Economic Champion by the Spartanburg



Jonathan Walker (second from left), branch manager, customer service manager and lender accepted the award on behalf of the Bank. Also shown are (from left), Chamber board chairman-elect **Foster Chapman**, Spartanburg County Council member **Jane Hall** and City of Spartanburg mayor **Junie White**.

Area Chamber of Commerce. This award was presented to businesses which had a positive contribution to Spartanburg County's economy in 2010.

In the News

Morgan Award Winner: Board member **Byrd Miller** was presented with United Way of the Piedmont's most prestigious award, the Morgan Award. For 24-years the Morgan Award has been presented annually to a volunteer for his/her civic contribution that demonstrates a spirit of caring for the community.



Byrd Miller, left, with the Morgan Award and George Todd, the United Way of the Piedmont's Leadership Advisory Chairman.

Miller is the CFO and treasurer of William Barnett & Son LLC. His community service includes: past board chair for United Way of the Piedmont; service on the Salvation Army Advisory Board, the Arts Partnership, the Spartanburg Area Conservancy, and the Department of Natural Resources and Board of Governors Member for the Spartanburg Area Chamber of Commerce.

Lee S. Poole Inaugural Award: The Charles Lea Center recently presented the inaugural Lee S. Poole Award for Advocacy and Service to Elaine T. Freeman. The award's namesake, **Lee S. Poole**, was a former beloved consumer at the Center and the son of Carolina Alliance president and CEO **John Poole** and wife **Lynne** as well as older brother to Brad. Lee passed away in November 2009 at the age of 27, but not before leaving an indelible imprint on the volunteers, staff and board members of the Charles Lea Center.

"Lee was a very special, courageous young man," said Freeman upon accepting the award. "He will always own this award. I accept it gratefully and humbly. Lee was a beacon to show the rest of the world that he was part of a larger purpose."



Brown Boys Make Headlines: **Chandler** and **Spencer Brown**, the sons of senior vice president & senior private banking executive Steve Brown and wife Sheri, have both excelled in their chosen sports.

Chandler, a ninth-grader at McCracken Junior High, was an all-state and all-region selection in swimming. At the state championship meet, swimming for Spartanburg High, he was a member of the winning 200-yard medley relay and he had important region finishes in the 500-yard freestyle, 100-yard backstroke, 200-yard medley relay and 400-yard freestyle relay events. In addition, he was named to the Spartanburg Herald-Journal's Boys All Area team.



Chandler



Spencer

Spencer, a sixth-grader at Pine Street Elementary, won the Boys 14s Thornblade Junior Tennis Tournament and was runner up in the Boys 12s in the Bullfrog USTA Southern Section Tournament. In Boys 12s, Spencer is ranked No. 37 in the country, No. 2 in the South Division and No. 1 in the state.

Elaine Freeman, center, was named the first recipient of the Lee S. Poole Award for Advocacy and Service. She is shown with John and Lynne Poole.

Protecting Consumers from Fake Check Scams

Carolina Alliance Bank is the only Spartanburg County bank to team with state and national organizations in the launch of a new program aimed at protecting consumers and financial institutions from fake check scams.

This innovative effort, "Don't Become a Target," is designed to educate banking customers and banking institutions against bad check scams. Every consumer who comes in to Carolina Alliance to deposit checks or money orders of \$1,000 or more or to withdraw \$1,000 or more will be given a brochure about fake check scams.

The program was launched by the Consumer Federation of America and in South Carolina, the South Carolina Department of Consumer Affairs, the South Carolina Bankers Association and the South Carolina Credit Union League.

"We are pleased to have the opportunity to partner with these organizations to help stop fake check scams," said John Poole, Carolina Alliance president and CEO. "As a community bank we are committed to helping our customers protect themselves from fraud. We want to help educate our customers as much as possible against this growing problem."

In fake check scams, a consumer may receive a genuine-looking check or money order for something and is asked to wire money somewhere in return. For example, the check may be described as an "advance"



on millions that the consumer has won in a sweepstakes or lottery or inherited from a long lost relative. The consumer is instructed to send money to pay the taxes and claim the rest of the prize or inheritance. In another popular scenario, the consumer is recruited to work at home as a "mystery shopper" or payment processor for a company and is instructed to send money somewhere as part of the job. No matter the story, the check or money order is phony, and when it bounces, the victim owes money back to the financial institution where it was deposited or cashed. The average loss to the consumer victim is \$3,000 to \$4,000.

"It's impossible to detect these counterfeits just by looking at them," said Brandy Pinkston, Administrator of the South Carolina Department of Consumer Affairs. "We want consumers to understand that there is no legitimate reason why anyone who wants to give them money would ask them to send money anywhere in return. If that's the deal, it's a scam."

Federal law gives consumers the right to access their funds quickly, usually within a day or two. But the consumer's financial institution can't tell if there is a problem with a check or money order until it goes through the system to the person or company that supposedly issued it. That can take weeks. Only then would the person or company supposedly issuing it know about the fraudulent check and notify the consumer's financial institution that the checks are worthless fakes. Consumers that have already sent money to the scam artists now owe their own bank for the worthless deposited items. We don't want that to happen to Carolina Alliance customers.



Download a copy of the brochure, "Don't Be a Target," at the Bank's website, carolinaalliancebank.com.

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is only appropriate to help ensure their comfort and security at this stage of their lives.”

Senior Crimestoppers is built on a zero tolerance-to-crime platform that is vigilantly maintained for the residents, staff, management and visitors. Each resident is provided their own personal lock box to safeguard valuables. In addition, cash rewards up to \$1,000 are posted on every crime incident that is reported to the SCS call center. Rewards are paid anonymously to tipsters having information about the crime incident reported. In addition, all facilities in the program display a membership charter and are provided regular in-service training for residents, staff and management together with employee oath sheets, yard signs and quarterly reporting of crime prevention status.

Because of Carolina Alliance’s participation, each veteran resident will be provided a specially designed veterans personal lock box. In addition, SHCPF will provide each State Veterans Nursing Home with its annual Time of Your Life video exhibit for the resident’s enjoyment and each facility will receive an annual cash contribution for a Wish Comes True grant to be given to select veterans.

The Senior Crimestoppers program is a proprietary operation of the SHCPF, a national 501(c)(3) non-profit organization which was established to provide a vehicle for banks to earn Community Reinvestment (CRA) credit through support of nursing home residents who are classified as low-to-moderate income individuals.

Customer Spotlight: *The National Beta Club*



Did you know the country’s largest independent, non-profit, educational youth organization has its headquarters in downtown Spartanburg? And, that it was started in Spartanburg County? The first Beta Club was chartered with fifteen members at Landrum High School in 1934 by Dr. John W. Harris, a professor at Wofford College and founder of The National Beta Club. Today the National Office is located in the Hampton Heights area of Spartanburg.

Since its beginning, The National Beta Club has worked with more than six million young people in grades five through nine (Junior Beta Club) and grades nine through 12 (Senior Beta Club). There are more than 420,000 active members and 8,000 clubs both nationally and internationally. The National Beta Club works to recognize and promote high school achievement, rewarding and nurturing worthy character, fostering leadership skills and encouraging service to others. The National Beta Club organizes thirty-four student conventions around the country along with numerous leadership training seminars with over 80,000 students attending each year.

Ken Cline, The National Beta Club’s executive director says the Beta Club changes the lives of its members one opportunity at a time.

“Beta has been doing it for 75 years and it will continue to do it with a laser-sharp focus,” Cline said. “It will make this world a better place because of the committed efforts of Beta supporters who orchestrate the community-building activities of The National Beta Club.”

Carolina Alliance, like The National Beta Club, is proud of its Spartanburg origins. After all, whether you’re a business or a non-profit Spartanburg is a great place to get started and call home.

For more information about The National Beta Club, call (800) 845-8281 or visit www.betaclub.org or www.youtube.com/TheNationalBetaClub.

**The National Beta Club
151 Beta Club Way, Sptbg., SC 29306
800-845-8281 • 1-864-542-9300 fax
www.betaclub.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.

Carolina Alliance Adds Three to Staff

Carolina Alliance has recently added three new staff to its team including **Laura Austill** as vice president finance & risk management, **Kyle Yongue** as proof operator and **Monica P. Cain** as an administrative assistant.



Austill joins Carolina Alliance with more than six years banking experience in this market and over 18 years of accounting experience, including an extensive background in financial reporting for both publicly traded and private companies. A certified public accountant, she received a bachelor's degree from Furman University.



Yongue is a 2009 graduate of Clemson University where he received a Bachelor of Science in Business Management.

Cain, a graduate of Boiling Springs High School, comes to Carolina Alliance with more than 12 years banking experience in this market. She also is a second-year student in the South



Carolina Bankers School, which is sponsored by the S.C. Bankers Association. This three-year program provides general educational experiences in many phases of banking for select participants.

"We are pleased to announce these three additions," said Carolina Alliance chief executive officer and president John Poole. "Each brings a vital skill set that will benefit both our customers and our bank."

Plan for Your 2011 Holidays - NOW

What better time than now to start planning for the 2011 holidays? Carolina Alliance's interest-bearing Christmas Club account is an excellent way to save, making things easier on your bank account when Santa comes to town.



It's simple to set-up and get started. You decide how much to save, and how often. If you prefer, Carolina Alliance can automatically debit your checking or savings account, making it more convenient for you. Plus, there's no monthly maintenance fee and the account pays interest compounded daily and credited annually (interest rates subject to change.)

When the holidays roll around (and you know how quickly they come) and extra cash is needed, we'll mail your check. The amounts you've saved throughout the year will help give you what's needed for holiday shopping, travels or whatever it is to make your holidays merry.

For more information contact any Carolina Alliance banker at (864) 208-BANK (2265) or info@carolinaalliancebank.com.



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