



# The Column

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Welcome back to The Column, our quarterly newsletter.



Pictured above is the group of North Carolina Bankers Association bankers after their Capitol Hill visit, including First Carolina's own **Beth West**, Managing Director – Retail Delivery, Product Management, & Marketing, and **Ingrid Nelson**, Managing Director – BSA/AML/CFT/OFAC. West is centered on the front row to the left of Peter Gwaltney, NCBA President & CEO, and Nelson is over West's shoulder in the yellow sweater.

Each spring, the American Bankers Association hosts its Washington Summit, and this year, **Beth West**, Managing Director – Retail Delivery, Product Management, & Marketing, and **Ingrid Nelson**, Managing Director – BSA/AML/CFT/OFAC, attended on behalf of First Carolina. The Summit's first day consists of Woman and Allies and Emerging Leaders Forums, and the second day is spent largely on Capitol Hill. During the Capitol Hill visits, North Carolina bankers met with local congressmen and women as well as senators and their legislative teams to discuss multiple topics, including small business loan application data collection, Access to Credit for our Rural Economy (ACRE) Act, credit card routing mandates, credit union oversight, and the cumulative impact of bank regulation on the economy at large.

"The ABA Washington Summit stands out as a top event for me!" West said. "Participating in the Women and Allies and Emerging Leaders segment of the conference has consistently provided me with a forum to engage with peers, exchange insights, and cultivate strategies to navigate the evolving landscape of the industry. The invaluable takeaways from these sessions empower me to drive impactful change within my teams. Furthermore, the Capitol Hill visits offer banking professionals the opportunity to engage directly with policymakers, gaining firsthand insights into the regulatory landscape and its implications for our banks, customers, and communities ahead of the significant regulatory changes facing our industry in 2024."

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



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# PROTECT YOURSELF AGAINST FRAUD

Below you will find information regarding multiple current scams and what to do if you think you've been targeted.

## PAYMENT PRESSURE

Always make sure to verify the identity of anyone requesting a payment, whether they come to your door or contact you online. Ask to see their credentials, and you can feel free to call the company they claim to represent as an extra layer of confirmation. Legitimate companies will not demand immediate payment via app, wire, gift cards, or precious metals, and they also won't send someone to pick up your debit card. When in doubt, use a number you know - not one the person provides - to call the company and verify.

Next, if someone you do not know sends you a payment on Venmo or a similar app out of nowhere, and shortly thereafter, you receive urgent messaging asking you to return the accidental payment, do not respond. These "accidental payments" are from a stolen or fraudulent account and will soon be reversed - and any money you send the scammer will be gone forever. Contact Venmo or the app support directly so that they can investigate and reverse the transaction if they see fit.

Lastly, if someone you recently met on social media or through a dating app asks you to send gifts, it may be a scam. Trust your instincts, talk to someone you trust - including your banker! - and keep communication within the app until you meet in person.

## TAX ATTACKS

Some cybercriminals are taking advantage of tax season by trying to trick you into downloading a malicious PDF attached to an email that looks like it's from the government. The email includes a link to download the PDF, and it's usually accompanied by "helpful" instructions for pasting the URL into your browser if needed. Clicking the link or pasting it into your browser will redirect you to a fake webpage and automatically initiate a file download - and that file download will then install malware on your computer.

**Remember, cybercriminals don't only want your money - they also want your data!** And they can use this malware to steal your login credentials and other personal data.

You can contact the IRS directly regarding tax communications that seem suspicious at [phishing@irs.gov](mailto:phishing@irs.gov) or call them at the number listed on their website, [irs.gov](http://irs.gov). The IRS will not make first contact with you by text, email, or social media regarding your taxes.

## DID YOU KNOW?

You can always reach out to your banker or local branch if you suspect fraud may have occurred on your account, but if you have a question specific to something you're seeing within your online banking, we have a dedicated help line for that. For all online banking inquiries, call **(252) 451-2963**, and one of our online banking experts will assist.

# Product Spotlight: MERCHANT SERVICES

**WANT BETTER PAYMENT ACCEPTANCE OPTIONS FOR YOUR BUSINESS?**



**FIRST CAROLINA BANK** AND **ATLANTIC MERCHANT** HAVE NEWLY PARTNERED SO YOU CAN HAVE MORE CHOICES AND PRODUCTS THAT ARE TAILORED FOR YOUR BUSINESS.

Atlantic Merchant is a full service merchant processing company. Since its inception in 2005, Atlantic Merchant has been the leading provider of merchant processing solutions for financial institutions and their business customers. Atlantic has local sales and service representatives in each state of First Carolina's footprint, and they live and work in the communities they serve. Creating payment process solutions for clients is their single focus, and Atlantic partners with hundreds of business platforms and technology systems to make those solutions happen.

## HIGHLIGHTS OF THE PARTNERSHIP:

- No long-term commitments
- No cancellation fees
- Representatives average over 15 years of experience in the payments industry
- Consultative and individualized assessment, recommendation, and implementation process

## PRODUCT AND SERVICE OFFERINGS INCLUDE:

- B2B and B2C options
- Full service point-of-sale and payment terminal systems
- Online or app-based ordering with hosted payment portal
- EMV, contactless, tableside, countertop, and kiosk payment acceptance and processing options
- Ability to turn mobile device into virtual credit card terminal
- Business and inventory management and reporting

**Ask your banker about getting connected with your local Atlantic Merchant representative today!**

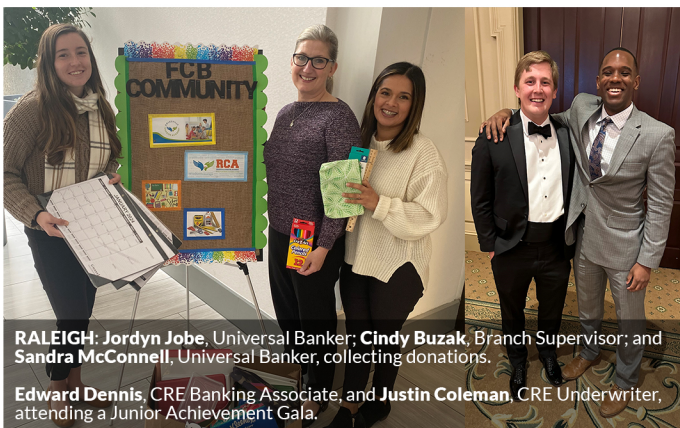
# COMMUNITY ENGAGEMENT



**GREENVILLE:** Elaine Day, Corporate Marketing & Communications Advisor, and Niema Neal, Universal Banker, driving a Meals on Wheels route.

At First Carolina Bank, we've always been committed to our communities. This year, we have renewed that commitment with the establishment of our new Community Engagement Committee.

"If you are new to the Bank or have been a veteran of the Bank, it doesn't take long for you to know that First Carolina Bank values our nonprofit partnerships," **Emily Pugh**, one of our Wilmington Universal Bankers and co-chair of the committee, said. "We have 13 proud and passionate representatives on the Bank's newest committee that lead and coordinate their market's monthly non-profit activity. This committee is important because even though we are in nine markets that couldn't be more different, it is still that same brand that was established almost 12 years ago. The committee helps all of our markets stay true to the Bank's core values and helps us stay true to the community bank feel!"



**RALEIGH:** Jordyn Jobe, Universal Banker; Cindy Buzak, Branch Supervisor; and Sandra McConnell, Universal Banker, collecting donations.

Edward Dennis, CRE Banking Associate, and Justin Coleman, CRE Underwriter, attending a Junior Achievement Gala.

"As bankers, we have the resources to help our customers on all levels," Pugh continued. "How lucky are we to work for a bank that also thinks it is important to help our communities with those same resources? Most banks cannot say they provide financial literacy education above and beyond the service they provide in their communities. First Carolina Bank's nonprofit involvement is my favorite part of my position. It is an honor to have this opportunity to co-chair this new committee and help keep the Bank's vision aligned."



**WILMINGTON:** Carolyn Phelps, Branch Supervisor; Lynn Buehler, Universal Banker; and Matt Shaner, Associate Director - Commercial Banking, volunteering at their local food bank location.



**REIDSVILLE:** Miranda Ashley, Senior Banking Officer, and Donna Evans, Universal Banker, serving popcorn at a recent Chamber event.

Helen Chilton, Universal Banker, with the owner of a local nonprofit after hosting a food drive.



**Emily Pugh**, Wilmington Universal Banker & Community Engagement Committee Co-Chair

## WANT TO SEE MORE?

We post regularly about our non-profit partnerships on our social media pages! Follow along with us on these platforms:

