Beth Fite, First Carolina Bank | Next 2022

By Mary Ellen Egan

May 01, 2022, 12:01 a.m. EDT



Director, Retail Banking

Beth Fite says that she didn't choose banking: "Banking chose me." She started as a teller at a regional bank in Raleigh, North Carolina. In early 2017, First Carolina Bank's Chief Operating Officer Kristen Brabble was in the branch to meet with one of the managers. Brabble struck up a conversation with Fite, and by June, Fite was working as a private banker at First Carolina.

Since then, Fite has been promoted three times and is now in charge of the bank's retail sales, treasury and residential mortgage strategy. She is also responsible for managing, training and developing First Carolina's regional and branch managers, and oversees the day-to-day operational integrity of the bank's seven branches.

In 2021, Fite led the initiative to expand the bank's portfolio of mortgages in its North Carolina and Virginia markets. She set up meetings with the heads of consumer lending and executive leadership to discuss strategy. She formalized a training program for consumer lenders and held biweekly meetings with them to review product pipelines, give additional training if needed and suggest ways to better engage with their local communities. As a result of her hands-on involvement and oversight, Fite was the first person to reach the bank's consumer lending goals in its history.

In late 2019, First Carolina decided to refresh its online banking and its mobile app, and Fite volunteered to lead the initiative. "I had a lot of opinions, and Kristen put me in that role, even though I had no experience in IT, let alone IT operations." The move was quintessential Fite, said Brabble. "She had very limited experience working in operations and IT, but wanted to gain the experience by jumping in headfirst. She is fearless and will take on anything you ask (and more)."

While Fite admits that the learning curve was a bit steep, she says the experience gave her the confidence—and the project management skills—to tackle the next challenge: a treasury management platform. "At least this time I'll know what not to do," she chuckled.

Fite's responsibilities will be expanding again with the openings of an Atlanta branch on May 9 and a Greenville, South Carolina, branch in September.

Senior Editor, Women's Programs, American Banker