

## A-B-C Community Bank

1. What makes A-B-C Community Bank the smart choice in banking? Is it our personal approach to banking? Or the great products and services for personal and business banking? Maybe it's those little extras you expect but rarely get from the "big banks," such as same-day credit on all deposits before 6 p-m, no fees for foreign A-T-M usage, free online banking, free internet billpay, and branch hours Monday through Friday until 6 p-m at most locations. A-B-C Community Bank may not be the **biggest** bank in town, but we certainly are the **smart choice**. Visit us online at A-B-C-Community-Bank-dot-com.
2. Paying bills? Stop spending money on checks, stamps, and envelopes! With A-B-C Community Bank's free **and** convenient Internet bill paying service, SmartPay, you can pay your bills when it's convenient for you, twenty-four hours a day, seven days a week. Learn more about SmartPay, the smart choice for online banking, from a personal representative or visit A-B-C-Community-Bank-dot-com.
3. A-B-C Community Bank is the **smart** choice for business banking. In today's twenty-four/seven business world, your banking needs don't keep banker's hours. That's why we offer online banking and e-statements. And with our SmartBanker Telephone Banking, you simply dial a designated number after hours to check your account balance, transfer funds, or find out if a check has cleared. Ask for more information about our business banking products or visit Carolina-Bank-dot-com.
4. A-B-C Community Bank believes that keeping our mortgage business local is a smart choice. As a result, we have avoided many of the problems at the heart of the current financial crisis. What this means for you is that it's as easy as ever to get a mortgage with A-B-C Community Bank, and once you're approved, you can trust that we won't sell your mortgage to foreign investors. You'll continue to enjoy the rock-solid stability and friendly service that has always characterized A-B-C Community Bank's Mortgage Business. For more information, please stay on the line for a customer service representative.
5. A-B-C Community Bank is pleased to introduce our new downtown location at 107 Spring Street with a full-service branch, executive offices, and our commercial lending department. Our Spring Street branch drive-through opens at 8 a-m for your early-bird convenience, and closes at 6. The Spring Street lobby is open from 9 a-m to 6 p-m.