

# Carter Bank

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Carter Bank & Trust was formed on December 29, 2006 by the merger of 10 banks with 124 offices in Virginia and North Carolina. At the time, this merger created the largest independent state-chartered commercial bank with headquarters in the Commonwealth of Virginia. In the face of unprecedented growth, Carter Bank & Trust has and will remain true to the operating philosophy expressed in 1973.

Services offered since the beginning include LIFETIME FREE CHECKING, 7 a.m. to 7 p.m. drive-in service Monday through Saturday, daily compounding of interest on all Certificates of Deposit and savings accounts, the availability of Passbook Savings accounts and Christmas Clubs, competitive loan and deposit rates and no minimum loan amounts, and a limited number of service charges with those which are levied being well below those of the competition.

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