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Carter County Bank introduces first Interactive Teller Machine in Carter County called DRIVE THRU *plus*

(Elizabethton, Tenn.)— Carter County Bank has been a leader in the financial services industry, improving the customer experience and delivering exceptional service. Their dedication to the financial needs of the people of Carter County is what sets Carter County Bank apart from other financial institutions. Recognizing that customers may need assistance outside of traditional banking hours has motivated the bank to explore technology options that would provide a solution to this growing problem. Introducing DRIVE THRU *plus* is the latest example of the bank's dedication to serving their customers and the community.

DRIVE THRU *plus* features Interactive Teller Machines (ITMs) that will replace traditional ATMs at specific locations. The new ITMs will provide face-to-face banking services with more capability than an ATM offers. When a customer pulls up to the ITM, they can choose to use the machine as an ATM or they can touch the screen to interact with an experienced, friendly teller via live two-way video, much like Skype or Facetime.

The DRIVE THRU *plus* teller can guide the customer through a wide variety of transactions or assist with other banking needs including:

- Withdrawing cash, including coin
- Making cash or check deposits
- Cashing checks
- Making loan payments
- Exchanging denominations
- Ordering checks
- Assisting with digital banking services like Online Banking
- Cancelling lost or stolen debit cards and ordering a replacement
- Much more

One of the primary benefits of DRIVE THRU *plus* is extended banking hours, created to cater to customers' busy lifestyles. DRIVE THRU *plus* hours are 7

a.m. to 7 p.m. Monday through Saturday. This means that customers will have the opportunity to take advantage of 12 banking hours a day for six days of the week!

Just like a traditional branch teller, the DRIVE THRU *plus* teller can quickly review submitted checks and cash to ensure accuracy and validity before processing. The teller has complete control of the machine. If there is a need to return a check to the customer for an endorsement signature, the teller can remotely return the check and the customer can resubmit it after signing it.

Thomas Eorgan, SVP and Director of Customer Experience, explained the bank's direction, "DRIVE THRU *plus* gives us the ability to provide a level of service to our customers that wasn't possible before. It's very exciting to be the first financial institution in Carter County to embrace this powerful technology so we can support our customers' financial needs in a way that is more convenient for their schedules."

Currently there are two DRIVE THRU *plus* locations in Carter County; one at the branch in Roan Mountain and one at the branch on Broad Street next to Food City. There are additional DRIVE THRU *plus* locations at Bank of Tennessee branches in Kingsport on East Center Street and in Mt. Juliet, TN. The bank will be introducing additional DRIVE THRU *plus* locations in Knoxville and Johnson City in 2018.

Outside of 7am to 7pm, Monday through Saturday, customers can use the machine as a traditional ATM to perform standard transactions such as cash withdrawals, transferring money, checking balances, and making deposits.

Bank of Tennessee recognizes that their customers' lifestyles are more mobile than ever. In addition to Online Banking, Mobile Banking, Mobile Deposit and Person to Person Payments (P2P), DRIVE THRU *plus* is the latest addition to the suite of digital services the bank provides to customers, enabling them to bank how and when it best suits their lifestyle.

For more information about DRIVE THRU *plus*, visit: www.drivethru.plus.

About Us

Carter County Bank and Mountain Community Bank are divisions of Bank of Tennessee. Bank of Tennessee is a locally owned and operated community bank focused on improving the financial health and well-being of their customers and communities. With more than 1 Billion in assets, the bank is headquartered in East Tennessee. Bank of Tennessee was voted one of the "Best Banks to Work For" in 2017 by American Banker. To learn more, visit www.bankoftennessee.com or call (423) 378-9500. Member FDIC.