Carter Bankshares, Inc.

NEWS RELEASE

Carter Bank & Trust's Customer Contact Center expands to Wilson, North Carolina

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MARTINSVILLE, VA / ACCESSWIRE / October 3, 2019 / Carter Bank & Trust (NASDAQ:CARE) (the "Bank") announced today that it is expanding its Customer Contact Center to Wilson, North Carolina. The official opening of the Wilson center is slated for the last week in November.

The Bank's Customer Contact Center was launched in August 2018 in Martinsville, Virginia, as a central part in the delivery of its omni-channel strategy. Omni-channel is a term used to describe customers' consistent use of more than one channel, such as branches, desktops and mobile devices.

"We are thrilled that we are in a position to expand our contact center into another great community within our service footprint. Having more than one location helps ensure that this channel is being used effectively," said Carter Bank & Trust Executive Vice President and Chief Administrative Officer Jane Ann Davis.

"If something were to happen at one location, like a power outage, the other location can accommodate with no problems. The customer experience remains seamless and positive," Davis said.

In one year, the center in Martinsville has grown from nine to 27 employees with more than 22,500 calls per month. The new center in Wilson will start off with one team leader and four contact center specialists.

"We hope to have our Wilson team in place by November 12 for training with an operational start date the last week in November," she said.

The Wilson center will be at Carter Bank & Trust's Wilson branch located at 200 Forest Hills Road.

Anyone interested in applying should go to CarterBankandTrust.com/Career by October 11, close of business.

About Carter Bank & Trust: Headquartered in Martinsville, Virginia, Carter Bank & Trust is a state-chartered community bank in Virginia with 104 branches and more than 1,000 employees in Virginia and North Carolina.

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SOURCE: Carter Bank & Trust