

World Renowned Mountaineer Sean Burch Inspires Carter Bank & Trust Employees to Conquer Their Metaphoric Mountain of Change

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MARTINSVILLE, Va.--(BUSINESS WIRE)-- Speaking at a recent Carter Bank & Trust (OTC:CARE) meeting of regional branch managers and corporate executives in Rocky Mount, Va., world renowned mountaineer Sean Burch recalled the moment he decided to go after his dream.

This press release features multimedia. View the full release here:

<http://www.businesswire.com/news/home/20180221006475/en/>

World renowned mountaineer Sean Burch (left) and Carter Bank & Trust CEO Litz Van Dyke

(Photo: Business Wire)

Burch was visiting his grandfather, whose health was declining. Demonstrating the

intensity of their conversation, Burch slapped his hand down on a table while saying nearly at the same time, "My grandfather slapped his hand down..." Burch paused to make sure he got everyone's attention, then resumed, "... and said the worst thing about dying is the what if."

Burch's grandfather passed away not long after this visit. It was the last time Burch had spoken to him.

Shaken literally from the slap and poignant message, Burch shared at that very moment he made the decision to take steps to abandon his nine-to-five job to set out to accomplish his dream: Climb Mount Everest. Some of his family and friends thought this unconventional decision was down right foolish.

Four years later, after intense physical and mental training, in 2003, Burch proved naysayers wrong by becoming

the first Virginian to climb Mount Everest. Since then, he has earned eight world records ascending the tallest mountains in the world and crossing unexplored terrains, under inconceivable conditions, in record times.

Burch is from Fairfax.

While Burch didn't know Carter Bank's founder, Worth Harris Carter Jr., personally, Burch said based on what he has heard and read about Mr. Carter, "He talked the talk, walked the walk. Mr. Carter backed it up."

Carter opened his first branch in Rocky Mount, Va., in 1974, against all odds for success. The last bank to open in this small town was in 1926. In December 2017, Carter Bank marked its 43 year anniversary with total assets of \$4.1 billion, employing 1,000 people in Virginia and North Carolina. Mr. Carter built his bank into one of the 10 largest in Virginia by what many opinion holders refer to as, "defying banking norms," to stay relevant in the highly competitive banking industry.

Carter passed away unexpectedly in April 2017 of cancer at the age of 79. New leadership at the bank is maintaining Carter's vision of offering exceptional basic banking services while rebuilding a new operating system to begin offering online and mobile banking and other new products and services.

"We are going through a lot of change to position our bank for growth and continued independence. While everyone in this room knows this is what Mr. Carter wanted and believes in our future, change is hard. This is a journey, not a destination," Carter Bank CEO Litz Van Dyke said at the meeting.

"Sean was invited to inspire all of us personally and professionally and indirectly give us guidance on how to manage through the difficult parts of change," added Van Dyke.

With his powerful images and videos, Burch shared his trials and tribulations and near death experiences of conquering actual mountains as a way to help the 60 Carter Bank employees in attendance to conquer metaphorically their own mountains.

A few takeaways from Burch's remarks include:

- Believe in your goal and take steps, no matter how small, every day to make progress toward that goal. "A lot of my success is the discipline of doing the uncomfortable," meaning goal attainment is never easy.
- Don't let fear become a barrier; use it to your advantage. "I climb mountains and am scared of heights. This fear has saved my life. I'm not fearless. It is about knowing where you are and controlling that fear."
- When fear overwhelms you, breathe. "Most of us use only 20 percent of our breathing capacity. Take deep,

deep breaths. I promise it works. You will feel better.”

- Don't let negativity creep in. “Secretly, some people want you to fail. Surround yourself with people you can count on.”
- Have a touchstone, something that you can hold that drives you in life. “My touchstone is my grandfather’s ski lift pass. When I start to doubt, I hold this touchstone and recall my grandfather’s advice of what if.”

Burch is a longtime friend and former college roommate of Carter Bank’s senior vice president and director of mortgage banking, Richard Owen.

About Carter Bank & Trust:

Headquartered in Martinsville, Va., Carter Bank & Trust is a state-chartered community bank in Virginia with more than 100 branches and 1,000 employees in Virginia and North Carolina.

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Carter Bank & Trust

Kim Adkins

Vice President & Director of Marketing

276-336-4384

276-252-2679 (cell)

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