

First National Bank announces promotions

The Board of Directors of First National Bank announced a number of promotions at their recent meeting.

Bobby G. Smith was appointed Senior Vice President; Danny L. Denton, Brenda N. Lovelace, and Sharon S. Owens



SMITH

were appointed Vice-Presidents; and Victoria Q. Davis, Jane M. Doty, Sandy H. Griffin, Pat P. Guffey, and Rita H. Lowe were appointed Assistant Vice-Presidents.

Smith joined First National in 1952 and serves as a commercial loan officer. He is a Shelby native and graduate of Shelby High School and the North Carolina School of Banking.

He is a member of the Shelby Rotary Club and has 100% attendance since induction in 1966. He has served as President and will be installed as District Governor-Elect in July. He is a Paul Harris Fellow and a Rotary Benefactor. He received the local club's Four Way Test Award and the Distinguished Rotarian of the Year Award.

He is also a member of the Cleveland County Chamber, Cleveland Challenge, Cleveland County Mental Health Association, United Way, and National Historic Railroad Society - Carolina Clinchfield.

He and his wife, Joyce, attend New Bethel Church of the Nazarene. They have two children, Gene Smith and Rebecca Butler.

Denton is a Loan Officer and Manager of First National's South Cleveland office in Patterson Springs. He has 24 years banking experience and joined the staff at First National in 1986.

Denton is a graduate of

Hunter Huss High, Brevard Junior College and UNC-Chapel Hill. He also attended the American Institute of Banking's compliance school and the N.C. School of Banking in Chapel Hill.

Denton has served as treasurer of Hospice of Cleveland County, was a youth baseball coach for 10 years and was a volunteer assistant coach for Kings Mountain High School for six years.

He is a Deacon and Assistant Treasurer at Oak Grove Baptist Church. He and his wife, Susan, live near Kings Mountain and have two children, Holly Wall and Seth Denton.

Lovelace is a native of Bessemer City has 33 years experience in banking. She serves as Kings Mountain City Executive and Commercial Loan Officer. She manages all operations at First National's Kings Mountain office, leading a team of 10 employees. During her career she was corporate secretary and Interim President and CEO of First Carolina Federal.

Lovelace is a graduate of Bessemer City High School and Gaston College. She completed a degree of distinction from the Institute of Financial Education where she received a diploma of Merit in lending and supervision.

She currently serves as a director and treasurer of the Kings Mountain Business and Professional Association. She is a director of the Cleveland County YMCA in Kings Mountain and is on the Children First Campaign at Mauney Memorial Library. She recently served on the Steering Committee of the Kings Mountain Senior Center.

She is a Sunday School teacher, clubhouse director, member of the budget committee, and past member of the Administrative Board and treasurer of First Wesleyan Church, Bessemer City.



LOWE

She and her husband, Edward, have two children, Todd and Erin.

Owens, a Rutherford County native, joined First National in 1983. She is personnel director and is in charge of all branch and teller operations as well as bank security. She is bank security officer.

She is a graduate of R-S Central High School. She completed various American Institute of Banking courses and the Peer Academy supervisory courses. She is also a graduate of Leadership Cleveland County.

She is a member of the Cleveland County Chamber, on the board of directors and past treasurer of the Junior Charity League of Shelby, a member of Shelby Civitan Club and past member and treasurer of the Cleveland County Girls Club.

Owens is a member of the Southern Baptist Church. She is married to Ronald Owens and has one daughter, Jessica.

Davis joined the staff of First National in 1978. She maintains the bank's customer information file and manages special projects relating to application software. She is responsible for IRS reporting requirements on deposits and IRA's, and reconciles accounts for commercial customers.

She is a graduate of Shelby High School and completed a variety of courses related to banking, marketing, trusts and supervisory leadership. She served as the bank's coordinator for the conversion of customer information files and de-



GRIFFIN



GUFFEY

posit operation following the acquisition of First Carolina Federal.

Davis is a member of Faith Baptist Church in Shelby. She served as bookkeeper for 14 years and is a member of the adult choir. She also serves on the board for Abba Father Girls Home in Shelby.

She is married to Wayne Davis and has three daughters, Janet Poston, Tammy Scruggs and Karen Davis.

Doty, a Rutherford County native, has 24 years banking experience. She joined First National in 1982. She currently leads a team of seven employees and is responsible for all check processing and the bank's research department.

She is a graduate of East Rutherford High School and has completed various banking and computer courses. She is a founding member of M.A.D.D. in Rutherford County and played the piano for five years with Vessels of Hope gospel group.

She is a member of Drury Dobbins Baptist Church in Ellenboro where she serves as treasurer. She is the daughter of the late Rev. Charles R. McDaniel and DeWitt and Sarah Melton. She is married to Peyton Doty and has one daughter, Lisa Frazier.

Griffin joined First National in 1973. She serves as Loan Administration Officer and leads a team of five employees. She is manager of the bank's Loan Operations and is responsible for review of loan document quality.



OWENS



DENTON



LOVELACE



DAVIS



DOTY

Stowe, CPA's in Gastonia. She is married to Buddy Guffey and has two children, Ensley Guffey and Lane Rogers.

Lowe joined First National in 1971. After 18 years in the book-keeping department, she began working in customer service operations. She currently is responsible for the supervision of customer service representatives in all bank offices.

Lowe is a Shelby High School graduate. She completed various courses offered by the American Institute of Banking, the Peer Academy supervisory courses and Dale Carnegie. She also is a graduate of the Leadership Cleveland County program.

Lowe is a member of Flint Hill Baptist Church and is married to Jim D. Lowe.

Fallston plans July 4th activities

The Fallston Woman's Club will be holding its 4th Annual Fourth of July Parade on Saturday, July 1, at 3:30 p.m.

The parade will step off from Friendship Methodist Church and end at Fallston Elementary School, where the Fun Festival will commence. At 5 p.m. the Talent Show will begin for the first 15 contestants to enter. At 7 p.m. the uproarious 3rd Annual Womanless Beauty Pageant will be held. At 8 p.m. music will be provided by beach group Ocean Blvd. The evening will come to a rousing finish at 11 p.m. when fireworks sponsored by the Town of Fallston and the Fallston Fire Department will be set off.

The parade will feature floats, bikes, and golf carts as well as participants on foot. Prize money will be awarded for best parade entries in several categories. Cash prizes will also be given in the Womanless Beauty Pageant. Everyone who takes part in the talent contest will get a prize.

Other features in the Fun Festival will include pizza, ice cream, hamburgers, hot dogs, scones, popcorn, door prizes, bingo, balloon toss, cake walk, airplane candy drop, and more.

For more information on the Fallston Fun Festival and Fourth of July Parade, call Mitzi Ramsey at 538-0775.

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96 Landcruiser Loaded!! As Low As \$29,495	99 Toyota RAV4 6 to choose As Low As \$16,995	97 Grand Cherokee 4x4 10 to choose As Low As \$15,495	97 Toyota Paseo 2 to choose As Low As \$9,995	1997 Volvo 960 Loaded! As Low As \$17,495	99-00 Galant ES 6 to choose As Low As \$14,195	97 Toyota Avalons 2 to choose As Low As \$16,695
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- 1997 Chevy Blazer LS 4x4
- 1999 Chevy S-10 XCab LS
- 1999 Chevy Malibu
- 1998 Chevy Cavalier
- 1999 Chrysler Cirrus
- 1999 Dodge Durango
- 1999 Dodge Ram 1500
- 1999 Dodge Stratus
- 1998 Dodge Ram 1500
- 1998 Ford Mustang LX
- 1999 Ford F-150
- 1997 Geo Metro LSi
- 1998 Honda Accord LX
- 1999 Honda Prelude
- 1989 Honda Accord LX
- 1997 Honda Civic LX
- 1998 Grand Cherokee
- 1997 Grand Cherokee
- 1997 Cherokee Laredo
- 1997 Kia Sephia
- 1997 Kia Sportage
- 1997 Kia Sephia
- 1997 Lexus ES 300
- 1999 Lexus RX300
- 1995 Mazda Protege
- 1999 Mazda Miata MX-5
- 1997 Mazda Protege LX
- 1999 Mazda 626 LX
- 1998 Mercedes ML320
- 1999 Mercury Sable
- 1999 Mercury Sable GS
- 1999 Montero XLS
- 1999 Galant ES
- 1999 Galant ES V6
- 1998 Mirage DE
- 2000 Galant ES
- 1998 Nissan Altima
- 1997 Nissan Altima
- 1996 Nissan Altima GLE
- 1997 Nissan Sentra
- 1999 Nissan Maxima
- 1998 Olds Cutlass
- 1999 Plymouth Breeze
- 1999 Breeze Expresso
- 1998 Breeze 4 door
- 1999 Pontiac Grand Am SE
- 1999 Pontiac Grand Am
- 1997 Toyota Corolla
- 1998 Toyota Camry
- 1997 Toyota RAV4
- 1997 Toyota Paseo
- 1999 Toyota Solara
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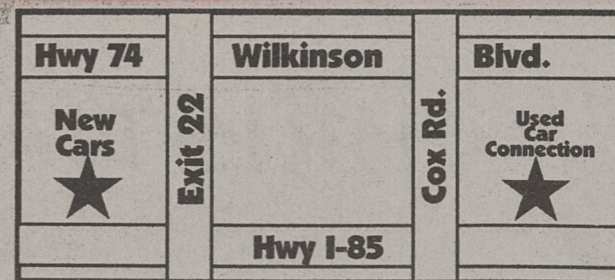


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