



## **Invitation to Do Business**

Thank you for your interest in Forest Commercial Bank. Our bank was organized to serve the financial needs of businesses and individuals in Western North Carolina. Since the opening of our bank in 2008, we have been pleased with the growth in our business but, more particularly, with the notion that valued clients continue to place their trust in us by looking to Forest Commercial Bank for their banking services.

At our bank, we believe that professionalism, experience, and personal service matter.

**If you are not banking with us today, I hope you will give it some consideration and allow us the privilege of discussing how Forest Commercial might serve your financial needs.** I invite you to [contact us](#) to let us know how we might be of service to you.

Sincerely,

***John D. Kimberly***  
President and CEO