



Paragon
NATIONAL BANK

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Paragon Expands Wealth Solutions Division

Paragon is excited to announce the addition of Staci Jackson as Wealth Advisor and Managing Partner of Paragon's Wealth Solutions Division. Staci joins Paragon from Raymond James, where she was Vice President of Investments. She has 15 years of experience in the financial industry at several large regional financial institutions. Staci and her assistants, Christy Nettles and Audrey Liles, will be located in a newly renovated space at Paragon's Grove Park location at 4515 Poplar Avenue.

Several years ago, Paragon aligned with LPL Financial, the largest independent broker dealer in the nation. As a part of their national network of advisors, Staci moves her practice to LPL Financial and Paragon Wealth Solutions. She is a part of a large LPL affiliate based in Ft. Lauderdale, Florida, that is owned by Dan Overbey, a native Memphian with more than 20 years of wealth management experience in the Memphis marketplace.

Staci is available to coordinate a multitude of solutions for individuals and businesses including company-wide retirement plans, investments for your business, and individual retirement planning. Additional products and services include equities, mutual funds, and bond annuities.

Wealth Solutions is a part of Paragon's suite of solutions for individuals and businesses in the Memphis area. From Payroll to Mortgage to Commercial Insurance, Paragon has a comprehensive package of solutions that provides big-bank products and capabilities with community-bank personal service. Visit bankparagon.com to find out more about Paragon Solutions and how they can benefit you.

To learn more about how Staci and her team can help with your personal or business investment needs, contact her at staci.jackson@lpl.com or 901.322.0853.



Dan Overbey and Staci Jackson

The Target Security Breach: Paragon Takes Proactive Steps To Protects Our Customers

When the news broke about the Target security breach, Paragon quickly took action issuing new debit cards to any individual who had used a Paragon debit card at Target during the dates of the security breach. While Paragon will always be here to assist you after an identity theft or fraud attempt, you can use many of our complimentary services and products to be proactive and protect yourself against identity theft or catch it in its earliest stages.

These products include:

- **Online Banking** – Consistently monitoring your bank accounts can allow you to stop fraud at its very inception.
- **eDocuments** – With Paragon's online banking services, you can enroll in eDocuments and have your statements emailed to you each month, eliminating the opportunity for identity thieves to steal your account information via the mail. Sign into your online banking account to enroll.
- **Debit card text alerts** – Receive a text message every time your debit card is used. This service is another way that identity theft and fraud can be caught at its earliest signs. Visit bankparagon.com/guardian to sign up for this free service.

Although it is important to monitor your transactions online, Target is offering free credit monitoring to those affected by the breach to help track any credit cards opened in your name. To sign up for this service, visit creditmonitoring.target.com.



Neal Hanna

seen this unfold, Neal says “We’re getting a lot of business from realtors, aside from the fact that I see the ‘For Sale’ signs come and go pretty quickly in my neighborhood. We’re definitely getting volume through here from buyers and sellers. The traditional owner-occupied stuff is coming through.”

After dealing with larger banks for several years, Neal has enjoyed the perks Paragon can offer as a community bank. “I like the smaller bank. You can pick up the phone and have somebody help you with the problem. At [previous banks], I’d get stuck trying to send a wire, and it would take me an hour and a half to try to find somebody to walk me through those steps. It was frustrating.”

Neal and his employees also enjoy the ease of Paragon’s online banking, especially its efficiency and the ability to log in over the web or on a phone anytime, anywhere. Recently when a suggestion arose to switch banks over fees, Neal stood firm in his loyalty to Paragon. “To me the relationship is important. I wouldn’t want to jeopardize that over some fees. It’s worth it to me,” Neal said.

Neal grew up in Waco, Texas, and headed to Colorado after high school to pursue rock climbing. His rock climbing passions led to a Top-40 US ranking, competitions around the US and in Europe, and participation in the first ESPN Extreme Games. Realizing that rock climbing was not a feasible long-term career choice, Neal buckled down and completed his undergraduate degree at the University of Colorado in two and a half years and then attended law school at SMU. He practiced law in Texas and Colorado before moving to Memphis. Neal and his wife Krista have four children, daughters ages fourteen and six and sons eleven and nine.

Neal is now enjoying the fresh burst of business that has come from the rebounding housing market and looks forward to more future growth.



Paragon Introduces iPay Biz 2.0

Paragon is pleased to present iPay Biz 2.0, a new solution designed to streamline the back-office functions of small businesses. Some of the ways it provides for you to increase your control and flexibility and have more time to spend on your business are:

- Pay your business bills online anytime, anywhere;
- Delegate payment tasks & set permission controls so you decide who makes payments, what payments are made, & the maximum payment amount;
- Run audit reports & customize them for the payment information you need;
- Track your company spending & payment history in a few clicks;
- Pay employees on your schedule (additional fees apply);
- Greatly reduce your paperwork & minimize manual record keeping.

Contact Lisa Barden at lisa.barden@bankparagon.com and 901.322.0623 or your Relationship Manager to start the enrollment process.

Instant Issue Debit Cards Now Available



Paragon is excited to present new Instant Issue debit cards, which allow you to leave the banking center with card in hand, thus avoiding the wait for your debit card to arrive in the mail.

After signing up for a new account, you can choose to have your debit card or ATM card printed immediately in the Paragon banking center, giving you the ability to use and access that

account the moment you step out of the bank.

Instant Issue cards are currently available at the Paragon Place and Fountain Place Banking Centers. We expect to have them in all our banking centers by this summer. Stop by today to get your card or call 901.273.2900.

Paragon Takes Part in Community LIFT Initiative



Paragon is proud to be a participant in the Community LIFT initiative. As a part of this program, Paragon committed to provide loans to inner-city businesses in the Greater Binghampton, Frayser, and Upper South Memphis neighborhoods. The creation of an inner-city redevelopment fund through Community LIFT and River City Capital helps to fill the need in inner-city neighborhoods for more business involvement.

The kickoff of the new loan fund from River City Capital was at Wiseacre Brewing Co., which was the first loan recipient from the program. Mike Edwards was a speaker at the ribbon cutting for the brewery (pictured at left).

Paragon Supports the Memphis Child Advocacy Center



Wayne and Kay Littleton enjoy the MCAC's Chefs' Celebrity Gala. Paragon's Robert Shaw and Andy Taylor acted as servers for the Paragon table.



United Way Kickoff Breakfast



Paragon recently held a breakfast to kickoff its annual United Way campaign. The speaker was Tim Bolding, Executive Director for United Housing, Inc., who is pictured here with Carol McConkey, Paragon Team Member and United Housing Board member.

Community Involvement

Handmade Blankets Delivered to Le Bonheur



In May, Paragon employees made no-sew blankets as a part of Employee Appreciation Week. Tracey Thesmar, Kim Brown, Donna Bain, and Penny Hill delivered the blankets to patients at Le Bonheur. They are pictured with patient, Danny, who received a new, fuzzy blanket.

Holiday Visit to Hawkins Mill



Paragon made several trips to Hawkins Mill this year, the latest to celebrate the holidays with Ms. Martin's class. Dave Biter, Haley Overcast, Sharon Tigner, and Lisa Word organized crafts and snacks and even a visit from Santa Claus himself for the students!



Food Drive Results Delivered to Mid-South Food Bank



Paragon collected \$14,500 and 1,400 pounds of food for the Mid-South Food Bank during the 6th Annual Mid-South Food Bank Student Food Drive. The bank accepted donations from customers, employees, and the general public at its banking centers throughout November. Paragon Team Members delivered the food and cash at the WMC TV Holiday Food Drive. Front row (l to r): Robert Shaw, Lisa Barden, Haley Overcast, Carole Hughes, Sue Ann Boehme, Dorothy Cleaves, and WMC TV reporter Lauren Squires; second row: Dave Biter, Deborah Howell, Donna Bain, Lisa Word, and Mike Edwards.

Carol McConkey Named MBI Super Woman in Business



Carol McConkey

In August, Carol McConkey, Senior Vice President of Consumer Banking, was named one of the 25 women on the *Memphis Business Journal's* list of Super Women in Business.

The Super Women in Business list honors the city's most influential women in different industries who have achieved success through leadership in business and community activities. Winners are chosen based on their success at the highest level of business and their level of community reinvestment through nonprofit and community organizations.

Carol has been a key member of Team Paragon since the bank's inception



Director's Corner: J.T. Novarese

When asking J.T. Novarese what he does, one might expect him to answer with one of the many items from his diverse and impressive resume as an executive, an entrepreneur, and a venture-capital investor. Instead, J.T. responds, "Out of all the things I've been involved with, when people ask me what I do, I say "I'm a dad. Being a dad is the coolest job I've ever had. It's what I'd liked to be defined as." From the start of his professional career to his present endeavors, it is evident that J.T.'s focus on family and the important things in life continue to be his driving force.

J.T.'s grandfather, who owned and operated Pop Tunes Records, played an influential role in his life, hiring J.T. right out of college in 1989. But his grandfather's influence goes back further than this job offer to J.T.'s freshman year of high school. "My granddad came to me and said, 'I'd like for you to go to Christian Brothers. Do it for me, give me one year. I'll pay for it.'" J.T. explains that, after the first semester which he hated and during which he made plans to join his friends elsewhere for his sophomore year, he learned to love CBHS. He stayed four years, and he eventually also spent four years at Christian Brothers University, a time that J.T. describes as being in his "sweet spot."

J.T. worked part-time for his grandfather at Pop Tunes from the age of 16. After he graduated from college, his grandfather extended him a full-time job offer, which J.T. accepted and then quickly began to grow the business, more than doubling their retail locations. Too soon, however, the music industry began to take a very quick turn to digital downloads, rendering brick-and-mortar record stores obsolete. With a heavy heart, J.T. was able to sell his grandfather's 50-year-old company in 2001 to a Nashville record company. J.T. credits his time with Pop Tune as an influential part of his development as a person and as a professional. He says, "I got my degree from the Brothers, but my education from my granddad. Working alongside him, I learned so much. I'll never forget that part of my life."

His time spent orchestrating the growth and eventual sale of Pop Tunes fostered J.T.'s entrepreneurial drive and led to multiple ventures with which he is currently involved. "One of the things that has been the most fun," J.T. says, "is building businesses and growing businesses. After I sold the record shop, I fell into this place where I bought and sold companies and started investing in startups, and it kind of evolved into a career." Eventually, J.T. partnered with Andrew Forsdick at Addison Capital Advisors, a venture capital firm. The hands-off position of a minority investor in private equity

and has played a pivotal role in Paragon's evolution and growth since 2005. As one of the bank's founding employees, she developed the retail policies and procedures that are still employed today. Currently, Carol is responsible for leading two key areas of the bank, retail banking and mortgage lending.

In her free time, Carol serves on the Community Advisory Board of Baptist Rehabilitation Germantown. She is also an active board member and serves on the Finance and Audit Committees for United Housing, Inc., a not-for-profit agency that works throughout Shelby County to provide affordable housing, homebuyer education, and counseling to families that are low-to-moderate income and first-time home buyers. She also participates in many community efforts through Paragon's ACTS (Assisting the Community through Service) Program.

deals did not appeal to J.T. and Andrew, and Addison Capital provided a way to be more involved in these companies from an operational and managerial standpoint.

In addition to his involvement with Addison Capital, J.T. started a new company in July 2013 that combines a smart chip and a lubricant in HVAC systems to provide powerful energy savings. Also on his plate are ventures with a software company that works in application development, a startup in telemedicine, and a value-added provider. When asked if the improved economy has led to better opportunities, J.T. elaborates on his role in helping these businesses. He says, "They don't all need money. Some of these need business development, some need marketing, some need strategic planning, and some need all of the above. At the end of the day, to have pieces of a lot of things and to have your hand in a lot of things is kind of fun."



J. T. Novarese

In addition to his business ventures, J.T. has held many nonprofit roles including serving as President of the Alumni Board at CBU for several years, serving nine years on the CBU Board of Trustees, and being involved with Make-A-Wish. He currently serves on the Bishop's Diocese and Development Board and the St. Agnes Development Committee. One of his current efforts is the Tonya Novarese Endowment for Families in Crisis, which honors J.T.'s late wife and former beloved Paragon Team Member, Tonya Novarese, who lost her battle with cancer in 2008. The scholarship fund was J.T.'s way of giving back to St. Agnes and St. Dominic, schools that had provided stability and support during a painful time in the life of his family. "The school is such a safe haven. I thought we were pretty alone at the time. I'm really proud that we've established this scholarship in Tonya's name," says J.T. He also hopes that someday his children, Halle, a freshman at St. Agnes, and J.T., a junior at CBHS, can get involved.

J.T. got involved with Paragon's Board of Directors through Andy Taylor, Paragon's Executive Vice President and Senior Special Assets Officer, who had been J.T.'s banker when he was at Pop Tunes. They crossed paths again while waiting for their daughters who were attending a birthday party, and Andy began discussions on how J.T. could be involved with Paragon. Despite his initial protestations, J.T. eventually relented and joined Paragon's Board as a valuable and integral member. J.T. says, "I'm glad you were persistent because it has been a phenomenal group to be a part of."

Paragon Turns Nine!



Diane Roten, Sue Ann Boehme, and Beverly Timberman, from the Saddle Creek Banking Center, celebrate Paragon's birthday.

Locations:

Grove Park

Poplar at Grove Park

4515 Poplar Avenue, Suite 108
Memphis, TN 38117

Fountain Place

Poplar at Valleybrook

5400 Poplar Avenue, Suite 150
Memphis, TN 38119

Paragon Place

Poplar at Massey

6300 Poplar Avenue, Suite 117
Memphis, TN 38119

Saddle Creek

Poplar at Germantown

7600 Poplar Avenue
Germantown, TN 38138

Telephone:

901.273.2900

Branch Hours:

8:30 am–5:00 pm, Mon–Thu
8:30 am–6:00 pm, Fri

ATM:

24 Hours/7 days a week

Paragon Direct:

901.333.0260
24-Hour Voice Response Unit

Online Banking:

bankparagon.com

Mailing Address:

P.O. Box 2022
Memphis, TN 38101-2022

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Scan for Twitter!



MEMBER FDIC



People on the Move:



George Daley



Emily Friedman

Congratulations to George Daley and Emily Friedman on their recent promotions in the Commercial Lending Group. George, the former Manager for Paragon's Saddle Creek Banking Center, is currently being trained as a Credit Analyst. Emily has moved into the position of Portfolio Manager. She will remain involved with many of her existing customers. George and Emily will be supporting the Commercial Lending Group with financial spreads and write-ups on larger relationships. By assisting with the analyses and write-ups on larger relationships, George and Emily will allow the other Relationship Managers more time to spend with customers and prospects.

New Smiles at Paragon:



Linda Cook
Private Banking Associate



Sharon Gullidge, Loan Operations, recently turned 50! Co-workers surprised her with decorations around her desk. Happy birthday, Sharon!