

**Paragon**  
BANK

# the Shield *of excellence*

## *Paragon's On-the-Go Banking Tools*

At Paragon we provide the tools you need to bank anytime and anywhere. We have the cutting-edge technology to take care of your banking needs online or on-the-go with the customer service you need from a real person. Paragon is invested in serving all of your banking needs in the way that works best for you.

### Mobile Apps

The easiest way to bank on-the-go with Paragon is via our mobile apps. You can visit [bankparagon.com/apps](http://bankparagon.com/apps) to download the apps for iPhone and Android.

Our app allows you to do many of the same things you can do with online banking including:

- View accounts and transactions
- Pay bills
- Transfer funds between Paragon accounts and external accounts

### Guardian Text Alerts

Avoid debit card fraud without ever lifting a finger. With Guardian Text Alerts, you receive a text message every time your debit card is used. If the charge is fraudulent, respond with a fraud confirmation code to block your card from further use. Visit [bankparagon.com/guardian](http://bankparagon.com/guardian) to enroll in this free service.

### Mobile Deposit

Through the Paragon app, you can deposit checks by using your phone's camera to take photos of the front and back of your check. Download the Paragon mobile app and navigate to "Deposits" to register.

### Paragon Direct

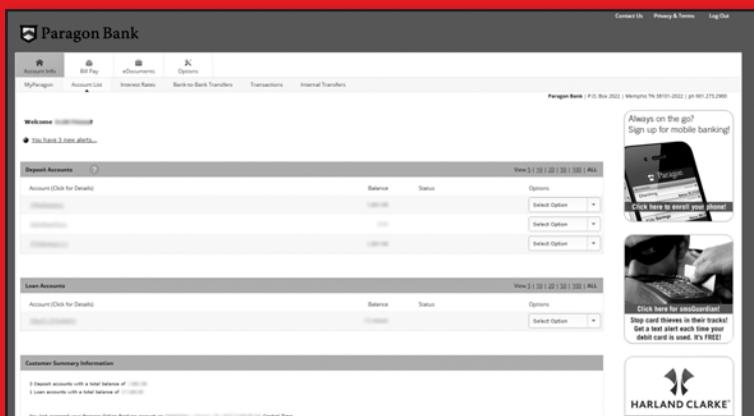
Through Paragon Direct you can conduct your banking business with 24-Hour Telephone Banking. Call (901) 333-0260 anytime to access your account and make transactions.

### Mobile Texting

Even if you do not have the Paragon app, you can still monitor your accounts on-the-go! With mobile texting you can check your account balances and recent transactions via text message.

To learn more about all of our mobile services, go to [bankparagon.com/mobile](http://bankparagon.com/mobile) for more information.

## *Online Banking Debuts New Design*



In the next few weeks we will be rolling out a new design for online banking (pictured at the left). But don't worry - nothing will change in terms of the services that are provided to you!

With online banking you will still be able to:

- Customize your personal homepage
- Initiate bank-to-bank and internal transfers
- Use Person-to-Person payments
- Enroll in eDocuments
- ...and much more!

To learn more about these and other online banking services, visit [bankparagon.com/online](http://bankparagon.com/online).

# customer

# SPOTLIGHT



Billy Hardwick's All Star Lanes takes great pride in having been a family-owned-and-operated business for 35 years. And this sense of family throughout the culture of Billy Hardwick's All Star Lanes is consistently evident when Rebecca Hardwick, widow of the late Billy Hardwick, and her daughter, Kelly Frasure, talk about their bowling center and its history.

The fact that professional bowler and 18-time PBA title winner Billy Hardwick even landed in Memphis was a result of chance. After retiring relatively early from the PBA Tour, he moved to Jonesboro, AR for a job that eventually fell through. His solution was to move to the closest city with an airport – Memphis, TN. Billy spent a couple of years teaching and coaching in Memphis before he stumbled across the National Bowling Center. After gathering some investors, Billy purchased the bowling center in 1982 and Billy Hardwick's All Star Lanes was born.



Rebecca Hardwick and Kelly Frasure

The bowling center quickly became centered on family. After years of working in the corporate world, Billy's wife, Rebecca, came to work at the bowling center, and her daughter Kelly would soon join her. After a couple of jobs post-high school, Kelly found her way back to the bowling lanes, gradually assuming more responsibility until she realized she didn't want to be anywhere else. "I couldn't imagine going and being in a different setting," she says. "I loved being here and being around the people, and I loved that it was our family always here. It just felt right." Now Kelly, with a team of 24 employees, handles all of the day-to-day operations of the bowling center.

But family at Billy Hardwick's doesn't stop with Rebecca and her daughter. Kelly's husband and son have also come on board, and the rest of the employees include many people who have worked with them more than a decade and have brought in their siblings, spouses, parents, and more to join the Billy Hardwick's team in the process. Rebecca and Kelly understand the positive impact this has on their work culture and the spirit of Billy Hardwick's. "It's becoming even more family run," Kelly says. "We have employees who have several family members here. As good as we think we are, we couldn't do it without our employees. They take time to get to know the customers."

One of the key pieces of the Billy Hardwick's business is their strong base of league bowlers who come in to bowl weekly. While some bowling centers have let league play slack, Billy Hardwick's has the strongest league base in the state. With women's leagues, men's leagues, junior bowling leagues, and many more, these bowlers come in for a dose of friendly competition anywhere from 9:30 in the morning to midnight. This regular base of customers gives Kelly and Rebecca the opportunity to form relationships with their regulars. "We try really hard to know our customers and meet them," Kelly says. "I think that kind of sets us apart." In addition to their league bowling, Billy Hardwick's also hosts company outings and holiday parties as well as some practices for high school bowling teams.

Above all, Kelly and Rebecca strive to keep Billy's memory alive and maintain what he started 35 years ago. Each year they host a memorial tournament, which will be a televised PBA event this year in honor of their 35th anniversary. During this time they also award scholarships to youth bowlers in Billy's name. Kelly sums up the vision for Billy Hardwick's All Star Lanes saying, "I think the biggest thing once Billy passed is to make sure that I keep his name and what he built. And that's where I keep my direction – making sure his name is carried on."

## Same Faces. Different Places.

If you have been inside one of our banking centers lately, you may have noticed some different faces in our lobbies. But don't worry, your favorite folks haven't left Paragon! Because of staffing arrangements and career advancements, some of our team members have been moved to new locations. Below are listed all of our banking center personnel and locations, so you can be sure to stop by and visit them!

### Saddle Creek

Sanjay Dave  
Nathan Neff  
Diane Roten

### Paragon Place

Jenna Cox  
Carole Hughes  
Rita Fiduccia  
Jon Roskos

### Fountain Place

Sue Ann Boehme  
Lisa Califf  
Daniel Pouget

### Grove Park

Debby Allen  
Sam Dunn  
Nadine Goldin  
Kia Wyatt

## United Way Campaign Kickoff

*Paragon has record United Way Campaign*



Each year Paragon hosts a kickoff breakfast for the annual United Way Campaign. This year we were privileged to have Rodanial Ransom from Alpha Omega Veteran's Services talk to Team Paragon about the work they are doing with veterans in our community. Pictured from left to right are Rodanial Ransom, Steve Maury (Paragon Construction Lending), Craig Weiss (Chairman of Paragon's Board of Directors and United Way Board Member), Lisa Wilcox (United Way), and Mike Edwards (Paragon President & COO and United Way Board Member).

## Memphis Child Advocacy Center's Chefs' Celebrity Gala



Paragon attendees enjoyed a night supporting the MCAC at their annual gala. Two Paragon team members, Robert Shaw and Andy Taylor, served as Celebrity Waiters for the evening. Pictured at the event are Robert Shaw and his wife Vickie.



## Memphis Oral School for the Deaf Art Reception



Paragon hosted an art reception for the budding artists at the Memphis Oral School for the Deaf. Their butterfly artwork was displayed at the Saddle Creek Banking Center during the school year.

# Community Involvement

## Le Bonheur Blanket Delivery



Each year during Employee Appreciation Week, Team Paragon makes no-sew fleece blankets for the children at Le Bonheur. This year Troy Wheatley, Tracey Thesmar, Barbara Harris, and Haley Overcast delivered the blankets to the children at the hospital in the hopes of making their stays a little more comfortable.

## Neighborhood Christian Centers



Each year the Neighborhood Christian Centers transforms their building into a foreign country for children to "visit" during Spring Break. This year Paragon helped put together a trip to Nigeria! Pictured here are Robert Shaw, Valorie Valle, Nancy Walls, Haley Overcast, Barbara Harris, and Jarmila Reed.



## Mid-South Food Bank



Thanks to the generosity of Paragon employees and customers during the annual November food drive, Paragon was able to make a generous donation of food and cash to the Mid-South Food Bank. Members of Team Paragon presented the donation as a part of Action News 5's holiday food drive.

# *Director's Corner:* Steve Bargiacchi

For Steve Bargiacchi, owning his own business was not a matter of if but when.

“Growing up I was either cutting yards or painting house and having my friends help,” Bargiacchi says, “Whatever was going on, I usually had some business opportunity in the works.”

This entrepreneurial spirit eventually launched Bargiacchi into a career in information technology leading to his role as CEO of ProTech Systems Group, the largest IT company in the Memphis area.

Bargiacchi graduated from the University of Memphis with a finance degree and was considering several management training programs before being offered a position in the technology field.

He took his first IT job as a sales representative for Datapoint Corporation. From there, he worked for other major computer companies in sales and management roles, but he was always focused on starting a business of his own.

The opportunity presented itself in 1992. Bargiacchi along with two colleagues formed ProTech Systems Group, Inc. Originally formed as an IT staffing company, ProTech is now the largest provider of talent and technology solutions in the Memphis area focusing on IT staffing, technology solutions, and outsourced IT.

Regarding the technology industry, Bargiacchi had this to say, “It’s living and breathing every day; It’s going to continue to change, and it’s going to be fun.”

From migrating clients to the cloud to monitoring cybersecurity trends, Bargiacchi and ProTech are on top of changes in the technology industry. In regard to cybersecurity, Bargiacchi recommends a layered approach.



Steve Bargiacchi

“A big part of cybersecurity is education. Many hacks happen due to an end user who isn’t educated on what not to click,” stated Bargiacchi. “There is a lot you can do from the technology side, but the end user is the weakest link.” Keeping cybersecurity top of mind for users is the biggest component to combatting cyber attacks for small businesses. “There’s no silver bullet for cybersecurity in this day and age,” says Bargiacchi.

As cyber criminals begin to use more sophisticated tactics, Bargiacchi and his team at ProTech work to find the balance between security, customer service, and accessibility to keep their clients ahead of the technology curve.

In addition to running a successful company, Bargiacchi makes time to utilize his expertise in IT to help others in Memphis. He serves on the board of the Greater Memphis IT Council and Ingram Micro’s Data Center Advisory Board, but one of his greatest passions is the Boys & Girls Clubs of Greater Memphis. He has been a board member since 2013 and currently serves as the Chairman of the Board. He is actively involved in the Technical Training Center and helped build a program that trains students to enter the IT workforce. Through the Technology Training Program, students earn standard certifications and are connected with Memphis employers in need of entry-level IT employees. As the program enters its third year, Bargiacchi summed up the venture saying, “It’s a great opportunity to change a kid’s life.”

With his extensive background and knowledge of the IT industry, Bargiacchi makes an excellent addition to Paragon’s Board of Directors. We look forward to his continued leadership as part of the Board of Directors in the coming years. Thank you, Steve!



## Promotions at Paragon



Chondrea Black, Kathleen Lewis, and Deborah Howell

Recently, Paragon announced the promotions of several members of the team. Chondrea Black was promoted to First Vice President, Deborah Howell to Senior Bank Accountant and Vice President, and Kathleen Lewis to First Vice President.

Chondrea manages credit operations and oversees regulatory compliance. Deborah is responsible for month-end financial reporting, quarterly call reporting filing with the FDIC and regulatory reporting to the Federal Reserve Board. Kathleen provides leadership in the Mortgage Department by overseeing the quality and production of mortgage operations.

Congratulations to all of you for your hard work and continued service to Paragon and its customers!

## Happy Retirement, Pam!



In January we celebrated the retirement of Pam Caviness with friends and family at our Fountain Place location. We miss you, Pam!

## Happy Birthday, Debbie!



Debbie Howell celebrated a milestone birthday this year! Her co-workers celebrated her big day with decorations and treats.



## 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

### Paragon Small Business Capital Group

2970 Clairmont Road NE, Suite 700  
Atlanta, GA 30329  
(404) 419-1856  
paragoncapitalsolutions.com

**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

## Where to Follow Us

Want to stay informed on the latest happenings such as events and community service at Paragon? You can find us across social media by searching for "Paragon Bank" on the websites below.



## Anniversaries

Congratulations and thanks to the following employees who have celebrated ten-year and five-year anniversaries with Paragon!

### Ten-Year Anniversaries

Teresa Garner	December 11, 2006
Nadine Goldin	January 2, 2007
Patricia Robinson	March 28, 2007

### Five-Year Anniversary

Mike Edwards	January 23, 2012
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## New Smiles at Paragon:



Lea Carr  
*Assistant Vice President  
Private Banking*



John Christy  
*Vice President  
Commercial Lending*



Chanel Dixon  
*SBA Loan Operations  
Specialist*



Thom Holcomb  
*Infrastructure  
Administrator*



Kin Kinney  
*Oxford Market  
President*



Vicki Walk  
*Vice President  
Mortgage Consultant*



Nancy Walls  
*Community Development  
Officer*



Crews Wellford  
*Mortgage Consultant*



Kia Wyatt  
*Financial Services  
Associate  
Grove Park*

