



Paragon Bank

20 YEARS
2005-2025
SERVING THE COMMUNITY

2005 - 2025

Two Decades of Paragon:

Celebrating 20 Years of Banking Excellence



Robert Shaw
PRESIDENT AND CEO

Dear Paragon Bank family,

As we celebrate the 20th anniversary of Paragon Bank, it is with deep gratitude that we reflect on the remarkable journey we have taken, and the significant milestones achieved along the way. Founded in 2005 by nine experienced bankers, we have grown to almost \$900 million in total assets with offices in six different markets and over 120 team members spread among nine states. As the definition of Paragon means, we have strived to create a model of excellence for our team members, our customers, our shareholders, and our communities.

We are grateful for the former and retired team members who laid the foundation for the bank we are today. Each of you played a vital role in our success, and we are grateful for the passion and commitment you brought to our mission. I would also like to extend a heartfelt thank you to our current team members. Your unwavering dedication, teamwork, and professionalism have propelled us forward and transformed any challenges into opportunities. Each of you has an important role in our success, and it is your collective efforts that have shaped the vibrant culture we enjoy at Paragon Bank. Your commitment to excellence and service is truly inspiring, and I am proud to work alongside such talented individuals.

I would like to express my sincere gratitude to Paragon's Board of Directors for their invaluable guidance and support over the years. Your leadership and vision have been instrumental in steering our bank toward success and ensuring that we remain focused on our mission. Thank you for your unwavering commitment to excellence and for believing in us as we navigate the ever-changing landscape of the financial industry. Your insights and dedication have truly made a difference, and we are deeply appreciative of all you do for Paragon Bank.

To our loyal customers, you have been the heartbeat of Paragon Bank. Your trust in us has driven our growth, and your support has made it all possible. We are honored to have been part of your financial journey, and we look forward to continuing to serve you in the years to come. To our shareholders, thank you for your ownership and your continued confidence in Paragon. We have just finished our most profitable year and have positive momentum going into 2025. We are excited about the future of Paragon.

To our community partners, your collaboration and support have been invaluable in our efforts to give back and strengthen the communities we serve. Together, we have made a positive impact, and we are excited to continue these partnerships into the future.

As we celebrate this milestone, let's take a moment to remember the milestones we've accomplished, the friendships we've formed, and the success we've achieved together. Here's to the next chapter in our journey - may it continue to be focused on Paragon's core values of integrity, dedication, and knowledge. Thank you for being an integral part of Paragon's journey.

Robert Shaw
President and CEO

*Paragon Bank was founded in 2005 on three Core Values: **INTEGRITY, DEDICATION, and KNOWLEDGE.** These values have guided the bank's operations and interactions with customers, team members, and the community since its inception.*

These Core Values play a crucial role in Paragon's commitment to being a trusted partner in our customers' financial journeys. Every interaction is designed to promote success and encourage growth.

INTEGRITY is at the core of all transactions, ensuring honesty and transparency that build trust and reliability. This commitment to ethical practices has established Paragon Bank's strong reputation.

DEDICATION reflects the bank's commitment to serving clients and supporting their financial goals. Through personalized service and innovative solutions, Paragon Bank seeks to exceed expectations and forge lasting relationships.

KNOWLEDGE signifies the bank's ongoing pursuit of expertise in the dynamic financial landscape. By investing in employee development and keeping up with industry trends, Paragon Bank equips its team to provide informed advice and solutions tailored to customers' needs.

Over the past 20 years, Paragon's Mission Statement has remained steadfast:

To make a difference by:

- **Attracting, developing, and retaining high-performing professionals**
- **Building customer relationships that exceed expectations**
- **Creating exceptional value for our shareholders**
- **Being actively engaged in our communities**

At Paragon Bank, our commitment to excellence goes beyond financial transactions. We foster a culture of innovation and collaboration, empowering employees to reach their full potential. Our focus on customer satisfaction drives us to

deliver personalized experiences that make a meaningful impact. By investing in advanced technology and sustainable practices, we aim to create a brighter future for our clients, shareholders, and communities. Together, we strive to be a positive force for change, working toward a world where prosperity is accessible to everyone.

In these pages, we take the opportunity to reflect, to share our story, and to honor and celebrate some of the people who have been part of our two-decade journey. We thank you for your continued support of Paragon Bank! Here's to the next 20 years!



Market Presidents

BACK ROW LEFT TO RIGHT:

- Lee McCollum** WEST TN MARKET PRESIDENT
- John Franck** WILMINGTON, NC MARKET PRESIDENT
- Dirk Ledford** ATLANTA MARKET PRESIDENT
- Kin Kinney** OXFORD MARKET PRESIDENT AND CHIEF DEPOSIT OFFICER
- Trae Dorough** PRESIDENT, SMALL BUSINESS CAPITAL GROUP

FRONT ROW LEFT TO RIGHT:

- Charles Yorke** GEORGIA MARKET PRESIDENT
- Robert Shaw** PRESIDENT & CEO
- C. Keith Fuller** NASHVILLE MARKET PRESIDENT



JANUARY 2005
Paragon received its Bank Charter



OCTOBER 2005
Paragon's headquarters office and Paragon Centre Banking Center opened in Memphis, TN



2008
Paragon's ACTS (Assisting the Community Through Service) program was established. Since inception, Paragon team members have served nearly 20,000 hours, helping nearly 89 different non-profit organizations



2014
Paragon formed its holding company, Paragon Financial Solutions



SEPTEMBER 2016
Paragon opened its Banking Center office in Oxford, MS



NOVEMBER 2021
Paragon expanded into Wilmington, NC, by opening its first Banking Center office on the East Coast



FEBRUARY 2024
Paragon celebrates the ribbon cutting of our new Atlanta, GA, Banking Center in Buckhead



MAY 2024
Paragon opens a Loan and Deposit Production office in the Greater Nashville Area in Franklin, TN

SEPTEMBER 2005
Paragon stock approved for listing on the Nasdaq Bulletin Board



JANUARY 2007
Paragon's Saddle Creek Banking Center opened in Germantown, TN



JANUARY 2009
Paragon's Grove Park Banking Center opened in Memphis, TN



SEPTEMBER 2014
Paragon opened its first office outside the Greater Memphis area, expanding into Atlanta, GA, with its Small Business Capital Group



2020-2021
Paragon made over 1,200 Paycheck Protection loans of over \$136 Million, positively impacting over 11,500 jobs



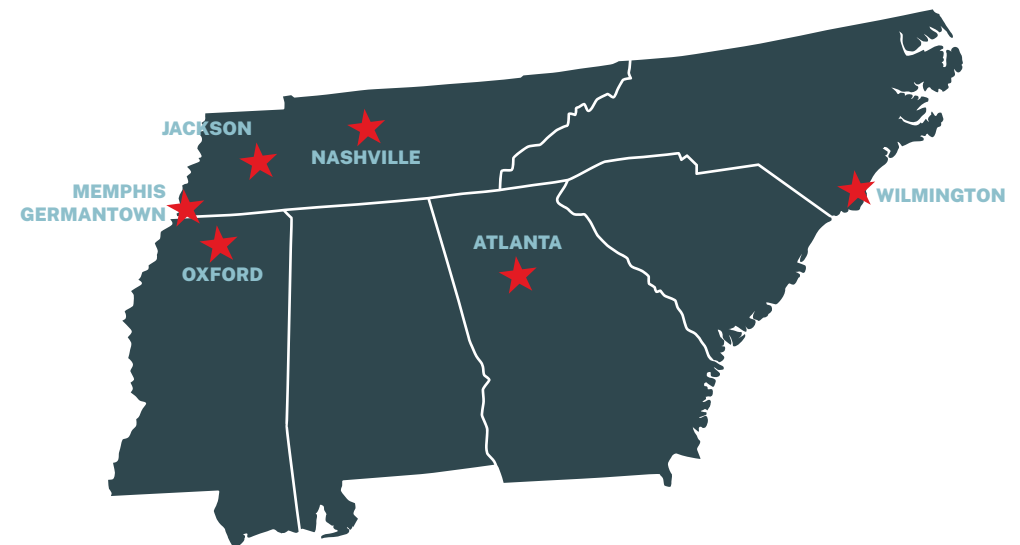
NOVEMBER 2022
Paragon named the #4 "Best Bank to Work For" nationwide by American Banker



OCTOBER 2023
Paragon celebrates the ribbon cutting of our new Oxford, MS Banking Center



MARCH 2024
Paragon opens a Loan and Deposit Production office in Jackson, TN



ASSETS	December 31, 2024	December 31, 2023
	(unaudited)	
Cash, cash equivalents & fed funds sold	\$17,028,837	\$12,198,290
Securities, available for sale	47,310,605	60,226,596
Loans, net	778,457,093	652,151,572
Restricted equity securities, at cost	2,041,600	1,829,900
Fixed assets	15,133,265	12,430,376
Other assets	13,680,020	12,627,643
Total Assets	\$873,651,420	\$751,464,377
LIABILITIES AND SHAREHOLDERS' EQUITY		
Non-interest-bearing demand deposits	\$132,824,099	\$118,115,345
Interest-bearing deposits		
Interest-bearing checking	191,351,910	161,912,291
Savings and money market demand	176,171,084	161,827,778
Certificates of deposit	268,954,972	227,167,660
Total Deposits	769,302,065	669,023,074
Repurchase agreements	2,255,454	2,369,122
Short-term borrowings	23,000,000	10,000,000
Revolving line of credit	7,270,000	6,070,000
Accrued interest and other liabilities	12,350,972	10,085,687
Total Liabilities	814,178,491	697,547,883
Total Shareholders' Equity	59,472,929	53,916,494
Total Liabilities and Shareholders' Equity	\$873,651,420	\$751,464,377
Tangible Book Value Per Share	\$13.15	\$12.08

	2024	2023	\$ Change	% Change
INTEREST AND DIVIDEND INCOME				
Loans, including fees	\$48,856,666	\$37,781,302	\$11,075,364	29.31%
Securities, available for sale	1,315,119	1,484,404	(169,285)	-11.40%
Federal funds sold and other	245,388	203,744	41,644	20.44%
Total Interest Income	50,417,173	39,469,450	10,947,723	27.74%
INTEREST EXPENSE				
Deposits	21,321,936	14,676,132	6,645,804	45.28%
Securities sold under agreements to repurchase	78,233	87,341	(9,108)	-10.43%
Federal funds purchased and other borrowings	1,663,108	1,055,075	608,033	57.63%
Total interest expense	23,063,277	15,818,548	7,244,729	45.80%
Net interest income	27,353,896	23,650,902	3,702,994	15.66%
PROVISION FOR LOAN LOSSES	-	-	-	0.00%
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	27,353,896	23,650,902	3,702,994	15.66%
NON-INTEREST INCOME	3,595,023	2,176,200	1,418,823	65.20%
NON-INTEREST EXPENSE				
Salaries and employee benefits	16,063,997	13,529,346	2,534,651	18.73%
Occupancy and equipment expense	3,337,867	2,624,145	713,722	27.20%
Other expense	5,357,420	4,956,525	400,895	8.09%
Total operating expenses	24,759,284	21,110,016	3,649,268	17.29%
INCOME BEFORE INCOME TAXES	6,189,635	4,717,086	1,472,549	31.22%
INCOME TAX EXPENSE	1,491,113	777,437	713,676	91.80%
NET INCOME	\$4,698,522	\$3,939,649	\$758,873	19.26%
BASIC EARNINGS PER SHARE	\$1.04	\$0.89	\$0.15	



“The team treats us as we treat our customers: with respect and kindness. The service at Paragon is exceptional.”

A Multi-Generational Success Story

THE BOGGS FAMILY / HUEY'S RESTAURANTS

The connection between Paragon and the Boggs Family began long before the bank opened its doors. “I had known Thomas Boggs for years and managed his banking and Huey’s restaurants banking needs at my previous bank,” shared Paragon President and CEO Robert Shaw. When establishing Paragon, the founders aimed to include strong business leaders from various sectors of the city to form a diverse Board of Directors. Thomas was highly respected in Memphis, not just for his business acumen but also for his commitment to giving back to the community. The alignment of values was ideal, and in 2005, Thomas joined as an original member of the Board, bringing his family and Huey’s banking business to Paragon. He served on the Board until his passing in 2008.

Four years later, Lauren Boggs Robinson, Thomas’s eldest

daughter and his successor as President of Huey’s, joined the Board of Directors, serving for over two years. Lauren recounted an incident from several years ago when one of their restaurant managers attempted to make a deposit in the night depository, which was under repair. The manager called the main line for assistance, and within 15 minutes, Paragon’s cash management leader arrived to personally receive the deposit, ensuring the restaurant’s needs were met that evening.

Throughout the years, Paragon has supported three generations of the Boggs family and their enterprises. Current Huey’s President, Ashley Boggs Robilio, emphasized, “Relationships are very important to us. Customer service matters, and that’s what we receive from Paragon. The team treats us as we treat our customers: with respect and kindness. The service at Par-

agon is exceptional.” Robilio shared a personal story about her 24-year-old son, Zach, who was looking to purchase his first truck. “I reached out to our banker, Gordin McMurtry, to see if anyone could assist Zachary with a car loan. Gordin recommended Assistant Vice President, Jamel Dagher, to him. Zach and Jamel spoke several times, and Zach met with Jamel at the bank to initiate the loan paperwork. Ultimately, Zach found the truck he wanted in Nashville on a Friday afternoon during President’s Day weekend. Jamel was incredibly kind and helpful to both of us, even complimenting Zach on his manners and curiosity. Although we decided not to use Paragon since he was buying in Nashville over a long holiday weekend, Jamel was very understanding. I expressed my apologies, but Jamel responded, ‘Of course, I understand. We value you and our relationship immensely. We just want you and Zach to do what’s best for you.’ Jamel’s response truly amazed me.”

The enduring relationship between Paragon Bank and the Boggs family exemplifies the power of community, trust, and shared values. From Thomas Boggs’ foundational role on the Board to the continued commitment of his family, this partnership has flourished through generations, illustrating that true customer service goes beyond transactions; it’s about building lasting connections. The stories of support, understanding, and respect between the Boggs family and Paragon’s dedicated team highlight a unique bond that transcends mere business dealings. As the Boggs family looks to the future, they carry with them not just the legacy of their father but also the unwavering support of a bank that understands the importance of community and relationships. Together, they continue to create a narrative of success that is rooted in compassion and collaboration, ensuring that both their enterprises and their community thrive.



ORIGINAL BOARD OF DIRECTORS 2005: BACK ROW LEFT TO RIGHT: NAPOLEON CASSIBRY, ROB HUSSEY, GLENN COFIELD, JOHN T. NOVARESE, THOMAS BOGGS, EDWIN ROBERSON RONT ROW LEFT TO RIGHT: CRAIG WEISS, DEBORAH PITTMAN, DR. JAMES FREEMAN, CHRIS SAENGER, DEE ANNA SMITH AND ROBERT SHAW



2013 BOARD WITH LAUREN BOGGS ROBINSON: BACK ROW LEFT TO RIGHT: ROB HUSSEY, GLENN COFIELD, NAPOLEON CASSIBRY, MIKE EDWARDS, CHRIS SAENGER, ROBERT SHAW, CRAIG WEISS, JOHN T. NOVARESE | FRONT ROW LEFT TO RIGHT: PETE STARK, LAUREN BOGGS ROBINSON, EDWIN ROBERSON, MARY MCDANIEL



THOMAS BOGGS AND DAUGHTERS: LAUREN BOGGS ROBINSON, THOMAS BOGGS, SAMANTHA BOGGS DEAN, ASHLEY BOGGS ROBILIO

From Navy Technician to Tech Titan

SYLVESTER TATE / TATE COMPUTERS

Sylvester Tate's entrepreneurial spirit, burning brightly despite his non-business-oriented family background, propelled him into the tech world. His journey began in the Navy, where he served as an aviation technician on F4 aircraft. Extensive training at Millington, TN and subsequent squadron duty in Virginia Beach laid the foundation for his tech expertise. Over his 17 years of service (7 active, 10 reserves), technology became an integral part of his life.

"My hands-on experience with aircraft maintenance and problem-solving ignited my passion for technology," Tate recalls. "Coming from a high school with no tech exposure, my success has been a pleasant surprise." He applied military philosophies to his business, particularly emphasizing rapid turnaround times, a principle he maintains at Tate Computers to ensure prompt client service. The Navy also fostered his entrepreneurial mindset, encouraging him to embrace risk and overcome obstacles. "I studied diligently, absorbing everything," he says, "and eventually, my dreams materialized." Despite facing numerous challenges that prompted thoughts of quitting, his passion consistently reignited, driving him forward.

Tate Computers evolved from servicing typewriters and calculators to becoming a leading computer technology provider. As the sole authorized service center for Packard Bell in the area, they gained significant traction. When Packard Bell folded, Tate transitioned to servicing Compaq, while continuing to support local businesses like Methodist Hospitals and government agencies. Securing contracts and clients was a major milestone, allowing him to surpass his

previous salary from the University of Memphis and create jobs. "Now, 37 years later, with over 40 employees, I'm most proud of creating opportunities for others," Tate states. "Providing jobs that support families and offer benefits like 401(k) plans is my priority. We're in the customer service business, and prioritizing customer care leads to financial success."

His son, Sylvester "Sly" Tate II, a former Microsoft computer engineer, recently joined Tate Computers as COO, bringing significant organizational value. Another son, an Apple specialist, further enhances the company's expertise, enabling Tate to pass on his legacy.

The partnership with Paragon Bank began during the purchase of his current building. "Paragon's staff guided me seamlessly through the loan process, especially during the complex dual closing," Tate explains. "Their prompt, personal service makes me feel valued." Emphasizing strong relationships, a trait rooted in his small-town background, is crucial to his business philosophy.

Tate credits the Navy's rigorous training for shaping his understanding and providing invaluable experiences. "It's been an incredible journey, adapting to tech changes, especially in AI and cybersecurity," he reflects. As he looks towards retirement, he envisions stepping back with pride. "Much of my success is owed to relationships, particularly with Paragon Bank, who have treated me like family, making the banking experience comfortable and reassuring."



SYLVESTER "SLY" TATE II & SYLVESTER TATE

"Paragon's staff guided me seamlessly through the loan process, especially during the complex dual closing. Their prompt, personal service makes me feel valued."



PARAGON'S 20TH WISH GRANTING IN FEBRUARY 2025

Creating Dreams

PARAGON'S HEARTFELT JOURNEY WITH MAKE-A-WISH MID-SOUTH

Paragon's partnership with Make-A-Wish Mid-South began in 2005 when the Bank was first established. "One of Paragon's original team members had become involved with Make-A-Wish a few years prior and brought her enthusiasm for the organization to us. After our team fulfilled its first wish in 2005, it was such a rewarding experience that we knew we had to continue," shared Robert Shaw. He added, "Over time, Team Paragon started to design and create more intricate sets and costumes for the wishes. Shaw noted, "I've been pleasantly surprised by the team's creativity. The ideas they come up with and their ability to put together all the staging is truly remarkable." The youngest wish child that Paragon has celebrated was a five-year-old girl who wished to visit Disney World, while the oldest was Eli, a 19-year-old young man celebrated during their 20th annual wish granting in February 2025, who wished to go to Alaska. Shaw remarked, "Maintaining this wish granting tradition every year is essential for our team; it reflects our commitment to the community and our desire to support the wish children."

We spoke with Shatterra Reed Marion, a Make-A-Wish volunteer coordinator working closely with families, about her first impression at her initial Paragon wish granting. She expressed, "My first reaction was WOW. It wasn't just because the wish itself was extraordinary, but also due to the involvement of Paragon employees. So many of them were dressed in costume, engaged, and genuinely excited to be there." She continued, "Paragon wishes are truly unforgettable experiences. While they feature fun and elaborate props and costumes, what stands out the most is the thoughtfulness and intention behind each wish. I've continued to volunteer with Paragon Wishes because of the care they put into customizing each experience for the child and their family. You'll find yourself smiling throughout the entire event — and for days afterward." Two of our most dedicated team members, Lisa Word and Debbie Howell, have participated in and helped plan all 20 of Paragon's wish grantings. Word shared, "Make-A-Wish has always been a cherished annual event for Paragon,

and I'm proud to have been involved all these years. Once we select the theme for each wish granting, we create sets that resemble castles, volcanoes, boats, a disco, an underwater world, a tiki hut, a Let's Make a Deal game, and much more. Only our imaginations limit us. We aim to provide the Make-A-Wish children and their families with the most special evening possible for the wish reveal, and my hope is that we've given them cherished memories that they will talk about for years to come." Howell added, "Our annual Make-A-Wish granting allows us to showcase a creative side that isn't typically associated with bankers, and each year challenges us to 'go bigger.' With a list of the recipient child's favorite things, we create the perfect event for each individual. We strive to involve as many employees as we can in our productions, which have included recreating game shows, live versions of board games, and even a flash mob. The many hours of hard work are rewarded with smiles and laughter from both the family and employees. I'm so grateful and proud to play a role in bringing joy to 20 different families."

Gretchen Klobucar, Director of Development for Make-A-Wish Mid-South, states, "Paragon Bank is truly invested, in every sense of the word, in our mission to provide life-changing wishes for children facing critical illnesses. Paragon's partnership with us creates exceptional experiences for wish kids. Not only does their financial support help us grant local wishes in Memphis and across the Mid-South, but also their creative dedication to over-the-top wish celebrations provides lasting memories for everyone involved - wish kids, their families, their employees and ours, and volunteers. Our relationship is built on incredible trust and shared dedication. Paragon trusts in the life-changing power of a wish and provides the critical support to make wishes possible for

local children right here in the Mid-South. We trust them to provide next-level wish celebrations for our wish kids, making the entire family and community feel seen and remembered."

Paragon's partnership with Make-A-Wish Mid-South has created lasting memories for many families over the past two decades. Team members, dressed in costumes and transforming spaces, work together to fulfill wishes, showcasing their dedication and creativity. Each event not only brings joy to wish children but also fosters a strong sense of community among Paragon employees. As they continue this meaningful work, their commitment to spreading happiness remains strong, highlighting the powerful impact of giving.



DEBBIE HOWELL (LEFT) AND LISA WORD STAND BY THE SET THEY MADE.



ACTS

Assisting the Community Through Service




PARAGON TEAM AT NOURISH NC, WILMINGTON, NC



PARAGON TEAM AT HAWKINS MILL ELEMENTARY SCHOOL



PARAGON TEAM MEMBERS WITH 7TH GRADE CLASS AT BINGHAMPTON CHRISTIAN ACADEMY



PARAGON TEAM AT OXFORD'S MORE THAN A MEAL



PARAGON TEAM AT JUNIOR ACHIEVEMENT OF GEORGIA

We believe that the mission of a bank is to serve. Serving means helping our employees flourish, helping our personal and business banking customers thrive, and helping the communities where we live and work be the best they can be.

Since the bank was founded, service to the community has been ingrained in our culture and our mission. Throughout our history, our employees have served the community through donations and volunteerism, but they have also served on boards and committees of local non-profit groups, service clubs, chambers, and charitable organizations. Much of our community involvement stems from a dedicated group of employees

who spend their personal and business time working to make our communities better places.

Paragon created the ACTS program as a way for employees to give their time to the organizations that are important to them. Through the program, employees are granted 40 hours of paid time each year to support local, regional, and national non-profit organizations of their own choosing. The ACTS program is just one of our community outreach efforts, which also includes individual employee and bank-wide support of multiple non-profit organizations.



Mark Nance

FIRST VICE PRESIDENT - CASH MANAGEMENT

Working for a company that values community service enough to create an entire program dedicated to giving its employees time off to volunteer has a huge impact on our culture. It fosters a sense of service to the community which then extends to service to each other. It creates opportunities outside of the normal workday to build relationships in the community as well as with coworkers volunteering together. In that latter case, it also strengthens teamwork by letting employees work together in the community. Finally, it's just plain fun. I enjoy the feeling I get when serving others. I love the sense of accomplishment after having spent time volunteering.



Laura Doty Falls

SENIOR MANAGER - MARKETING AND COMMUNICATIONS

"Service takes so many forms — from good customer service, to being a servant-leader, to service to our community. I love that service is at the heart of everything we do at Paragon Bank. It's a big part of what makes Paragon so uniquely us. It's literally baked into our culture. During my time at Paragon, I've gotten to participate in many ACTS opportunities. From the Mid-South Food Bank, to the Neighborhood Christian Center and the Catholic Charities of West Tennessee, we've done a lot. But by far, my favorite is participating in Make-A-Wish. The creativity and camaraderie that comes with that event every year is always magical."

TENNESSEE

100 Strong
 Arlington High School
 Binghampton Christian Academy
 BLDG (Build, Live, Develop and Grow) Memphis
 Briarcrest Christian School
 Calvary Rescue Mission
 Campus School
 Catholic Charities of West Tennessee
 Ducks Unlimited
 Grahamwood Elementary School
 Hawkins Mill Elementary School
 Housing Foundation of West Tennessee
 Houston High School
 Hutchison School
 Idlewild Presbyterian Church
 Junior Achievement of Memphis
 Junior League of Memphis
 LeBonheur Children's Hospital
 Make-A-Wish Mid-South
 Memphis Child Advocacy Center
 Memphis Crime Beat
 Memphis Rotary Club
 Methodist Foundation
 Mid-South Food Bank
 MIFA - Metropolitan Inter-Faith Association
 Neighborhood Christian Centers
 Northaven Elementary School
 One Mouth at a Time
 Orpheum Theatre
 Pinecrest Camp and Conference Center
 Reach Memphis
 Richland Elementary School
 RISE Memphis
 Ronald McDonald House
 Rotary Club of Memphis
 Salvation Army Memphis
 South Memphis Alliance
 Special Olympics Greater Memphis
 St. Louis Catholic School
 St. Mary's Episcopal School
 The Bridge Inc.
 The Link Up Memphis
 The Uplift Foundation of Memphis
 Tupelo Christian Preparatory School
 United Housing
 United Methodist Foundation
 United Way of the Mid South
 Woodland Presbyterian School

FLORIDA

OneBlood

MISSISSIPPI

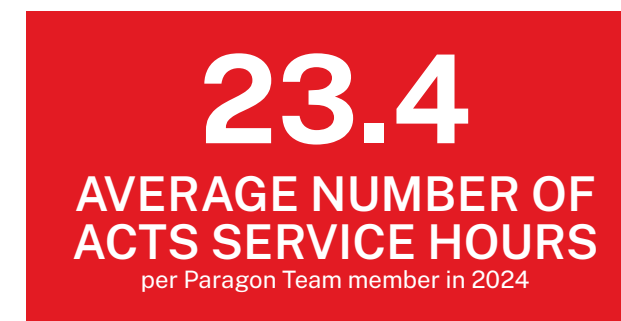
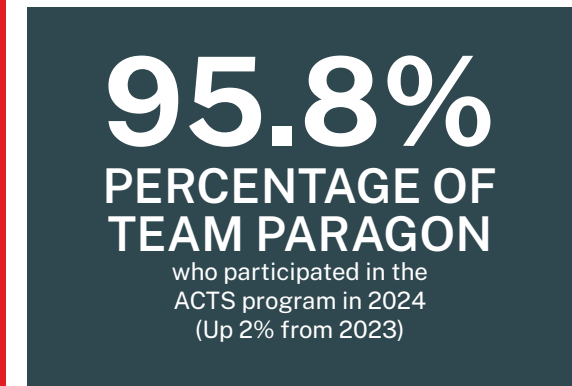
Boys and Girls Clubs of North Mississippi
 Bramlett Elementary School
 CASA of North Mississippi
 Exchange Club of Oxford
 Leadership Lafayette
 Mary-Cathey Head Start
 Memory Makers: Respite Day Services of Oxford, Inc.
 More Than A Meal
 Ole Miss
 Oxford Lafayette County Chamber of Commerce
 Oxford Treatment Center
 Second Chance Animal Alliance
 Sister, SOAR, Inc. (Success Over Adversity -Redeemed)
 Tupelo Christian Prep
 United Way of Oxford-Lafayette County

NORTH CAROLINA

Alzheimer's Association
 Cape Fear Recovery
 Friends of Muni
 Greater Wilmington Sports Hall of Fame
 Hurricane Helene Relief
 Nourish NC
 Sickled Life Inc.
 Special Olympics New Hanover County
 St. Nicholas
 StepUp Wilmington
 Surfrider Cape Fear
 United Way of the Cape Fear Area
 University of North Carolina Wilmington
 Wesley Memorial United Methodist Church
 Wilmington Cape Fear Rotary Club
 Wilmington Greek Festival
 Wilmington Housing Authority
 Women with Cancer

GEORGIA

Habitat for Humanity DeKalb
 The Bill Harrison Foundation
 Junior Achievement of Atlanta
 Piney Grove Middle School
 Stonecreek Church
 United Way of Greater Atlanta



Board of Directors



LEFT TO RIGHT: Chris Saenger, Mary McDaniel, Robert Shaw, Craig Weiss, Anita Vaughan, Napoleon Cassibry III, John T. Novarese. **NOT PICTURED:** Steve Bargiacchi, Dr. James Freeman, Larry Magdovitz, Pete Stark

Senior Management Team



BACK ROW LEFT TO RIGHT:

- Chris Waggoner** SENIOR VICE PRESIDENT – DIRECTOR OF MORTGAGE LENDING
- Kin Kinney** MARKET PRESIDENT – OXFORD AND CHIEF DEPOSIT OFFICER
- Wayne Littleton** SENIOR VICE PRESIDENT – PRIVATE BANKING
- Steve Maury** SENIOR VICE PRESIDENT – COMMERCIAL REAL ESTATE LENDING
- Marshall Talley** EXECUTIVE VICE PRESIDENT AND CHIEF CREDIT OFFICER
- Lewis Perkins, III** EXECUTIVE VICE PRESIDENT AND CHIEF FINANCIAL OFFICER

FRONT ROW LEFT TO RIGHT:

- Kingston Blenis** CHIEF INFORMATION OFFICER
- Pat Thompson** SENIOR VICE PRESIDENT – HUMAN RESOURCES
- Robert Shaw** PRESIDENT AND CEO
- Andrew Taylor** EXECUTIVE VICE PRESIDENT AND CHIEF BANKING OFFICER
- Traci Blair Strickland** SENIOR VICE PRESIDENT – MARKETING AND CUSTOMER EXPERIENCE
- Gordin McMurtry** SENIOR VICE PRESIDENT – COMMERCIAL LENDING MANAGER

NOT PICTURED: Charles Yorke MARKET PRESIDENT – GEORGIA · Trae Dorough PRESIDENT – SMALL BUSINESS CAPITAL GROUP · John Franck MARKET PRESIDENT – WILMINGTON · C. Keith Fuller MARKET PRESIDENT – NASHVILLE · Dirk Ledford MARKET PRESIDENT – ATLANTA · Lee McCollum MARKET PRESIDENT – WEST TENNESSEE

Executive Team

- LEFT TO RIGHT:**
- Lewis Perkins, III**
EXECUTIVE VICE PRESIDENT
AND CHIEF FINANCIAL OFFICER
 - Andrew Taylor**
EXECUTIVE VICE PRESIDENT
AND CHIEF BANKING OFFICER
 - Robert Shaw**
PRESIDENT
AND CHIEF EXECUTIVE OFFICER
 - Marshall Talley**
EXECUTIVE VICE PRESIDENT
AND CHIEF CREDIT OFFICER





Memphis

MID-SOUTH FOOD BANK

For more than 43 years, the Mid-South Food Bank and their partner agencies have battled food insecurity in the Mid-South. In fact, food insecurity is a pervasive problem that affects people in every zip code in all 31 counties served by the Food Bank in West Tennessee, North Mississippi and Eastern Arkansas. The Mid-South Food Bank currently distributes an average of 4 million meals a month through a network of 300 partner agencies in 12 counties in West TN, 18 counties in North MS and one county in Arkansas. Roughly 25% of our community members experience hunger on a regular, everyday basis. Individual donors make up 62% of all monetary donations for the Mid-South Food Bank. Just \$10 provides 40 nutritious, healthy meals for community members in need.

Paragon holds a yearly Food Bank drive in November. Team Members and customers alike join together to donate much needed items and money to help sustain the Mid-South Food Bank. In previous years, employees volunteered their time to sort food and assemble boxed lunches for local area nonprofits to distribute to families throughout the Mid-South.



Atlanta

HABITAT FOR HUMANITY, DEKALB COUNTY

Habitat for Humanity brings people together to build homes, communities and hope. They aim to build and rehabilitate simple, decent and affordable homes for families unable to access traditional housing options. A core belief is affordable housing, home repairs and homeownership education play a critical role in strong and stable communities. Since 1988, Habitat for Humanity DeKalb has built over 86 homes, completed over 365 home repairs for older adults and veterans and engaged more than 16,000 volunteers.

Paragon Bank was selected as the Corporate Partner of the Year for 2023, and received the Golden Hammer at the volunteer recognition event "Barbecue, Blue Jeans and Blueprints Festival" in April 2024. Eric Larson, Paragon's Senior Vice President-Business Development Officer, served as a past Board President for Habitat for Humanity DeKalb.



Wilmington, NC

HURRICANE HELENE RELIEF

On Friday, September 27, 2024, Hurricane Helene reached Western North Carolina and decimated many communities within the area, leaving catastrophic damage behind. Current estimates indicate damage of around \$60 billion, and the area is still recovering. In early October, Paragon Team Members in our Wilmington, North Carolina banking center partnered with MegaCorp Logistics to gather supplies to ship and distribute items to those affected by Helene in Western North Carolina.

Alexandra Clements, Paragon's Senior Commercial Underwriter, spearheaded the collection process for Paragon Bank. Employees donated items and money. The team donated much-needed items such as food, diapers, wipes, bottled water and so much more. By the end of the first week of October, MegaCorp sent seven truckloads and a plane full of donations to those in need.



Oxford

BOYS & GIRLS CLUB OF NORTH MISSISSIPPI

The Boys & Girls Club of North Mississippi exists to enable all young people to reach their full potential as productive, caring and responsible citizens. For almost 30 years, the Boys & Girls Club has served community youth aged 6-18 with year-round programming, including after-school care and summer activities. Programming includes homework help, tutoring, mentoring, sports, professional ballroom dance lessons, STEM instruction, art classes, entrepreneurship workshops and self-esteem seminars. The North Mississippi chapter consists of five clubs serving more than 1,800 youth in Lee, Lafayette, Tippah and Union Counties. The average daily attendance is almost 340 youth, and almost 100,000 meals and snacks were served in 2023. Helean Davis, Paragon's Assistant Vice President and Banking Center Manager in Oxford, MS, currently serves on the Advisory Board for the North Mississippi chapter.

In the past few years, Paragon Bank has hosted a "Reality Fair" for Club members. Each participant is given a simulated budget of \$3,000 to use for their monthly expenses, including housing, groceries, health insurance, cell phone and entertainment plans, clothing and transportation. Those members who budget wisely end up with a Payday candy bar, while those who need more money practice end up with a Butterfingers candy.



“Windee represents the very best of Paragon Bank. She goes above and beyond to help us. I am happy to recommend Paragon Bank because of her unparalleled customer service. She anticipates needs, follows up promptly and always answers the phone with a positive attitude.”

“Ms. Davis took the time to talk to me about building my credit, my career path, and was all around attentive and delightful to interact with. She made me feel very welcome opening a new account.”

“Mr. Harris is the most professional, kind, knowledgeable, sincere, BEST person we have ever worked with at any bank.”

“My home buying journey has definitely been an amazing experience. It’s been wonderful working with Stephen from Paragon Bank. The whole process throughout was amazing. It was quick and easy for me, and my process was very smooth.”

“I just wanted to drop a note about how much I really love banking with Paragon. My family and I have been banking at Paragon for several years now and have come to love the small bank personal feel we receive. I exclusively bank at the Poplar/Massey location because of a couple of the employees who have been super helpful throughout the years.”

“I have been in Real Estate for 25 years and have bought and sold many properties. I HAVE NEVER had a transaction go this smoothly and with no hiccups. Thank you, Gina, for your professionalism.”

“Wanted to say how fantastic your employees are at the Laurelwood branch. They are always friendly and professional, and I look forward to my visits.”

“We want to express our deep gratitude for the wonderful holiday party your bank hosted for our Hawkins Mill 5th graders. The students had an incredible time, and the event was full of joy and excitement. The employees’ visit was a highlight of the day. The opportunity for the students to design their own t-shirts was not only creative but also memorable. They also thoroughly enjoyed the thoughtfully prepared gift bags. Your efforts did not go unnoticed, and your generosity has truly touched us all. We genuinely appreciate your dedication and the joy you all bring with each visit. We look forward to welcoming you back in the new year for more enriching experiences.”



AMERICAN BANKER
BEST BANKS TO WORK FOR:

2024	#9 in the U.S.
2023	#13 in the U.S.
2022	#4 in the U.S.
2021	#10 in the U.S.
2020	#5 in the U.S.
2019	#10 in the U.S.
2018	#33 in the U.S.



MEMPHIS COMMERCIAL APPEAL
TOP WORKPLACES:

2024	FINALIST
2023	FINALIST
2022	FINALIST
2021	FINALIST
2020	FINALIST
2019	FINALIST
2018	THIRD PLACE
2017	FINALIST
2016	FINALIST



MEMPHIS BUSINESS JOURNAL
BEST PLACES TO WORK:

2024	FINALIST
2023	FINALIST
2022	FINALIST
2021	FINALIST
2020	FINALIST
2019	FINALIST
2018	FINALIST
2017	DID NOT PARTICIPATE
2016	FINALIST
2015	FINALIST
2009-2014	NO AWARDS PRESENTED
2008	WINNER

GERMANTOWN CHAMBER OF COMMERCE

2023 CULTURE CREATOR AWARD

TENNESSEE PSYCHOLOGICAL ASSOCIATION

2014 PSYCHOLOGICALLY HEALTHY WORKPLACE AWARD

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5400 Poplar Avenue
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Paragon Bank

20 YEARS
SERVING THE COMMUNITY

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