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SAMANTHA MILLER JOINS SMARTBANK AS TREASURY MANAGEMENT OFFICER

Panama City, FL – SmartBank proudly welcomes Samantha Miller as the newest addition to its team, assuming the role of Vice President, Treasury Management Officer. With over two decades of experience in the banking industry, Samantha brings a wealth of expertise to the team.

"We're excited to welcome Samantha to our team as we continue to expand and offer sophisticated business banking and treasury management services further in the Gulf Coast market. Her industry expertise and deep understanding of the local market will be invaluable assets to both our bank and our clients," said Cortney Pierce, Senior Vice President and Director of Treasury Management.

A graduate of Florida Banking School, Samantha's journey in the banking sector has been marked by her dedication to excellence. Her previous roles have equipped her with a deep understanding of treasury services, commercial lending, and branch management.

In her role, Samantha will leverage her expertise in credit analysis, risk management, and cash flow management solutions to spearhead SmartBank's treasury management strategic initiatives. Her strong skills in client service, communication, negotiation, and problem-solving are poised to enhance SmartBank's commitment to delivering innovative business banking solutions ensuring our clients to be able to achieve optimal financial outcomes.

"I am thrilled to join SmartBank and contribute to its mission of helping businesses and individuals to achieve their financial goals," said Samantha Miller.

SmartBank looks forward to the valuable insights and leadership that Samantha will bring to the organization, further solidifying its position as a premier financial institution in the region.

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About SmartBank

Founded in 2007, SmartBank is a full-service commercial bank providing banking, investment, insurance, and mortgage financial services, with 42 branches spanning Alabama, Tennessee, and Florida. Recruiting the best people, delivering exceptional client service, strategic branching and a disciplined approach to lending have contributed to SmartBank's success. For more information on SmartBank, visit www.smartbank.com.