

*The* Business Journal  
*of Tri Cities Tennessee / Virginia*

# PROFILES IN BUSINESS



PRESENTED BY

**First**

**Bank & Trust Company**

The Bank That Puts You First

[www.FirstBank.com](http://www.FirstBank.com)



Office at 1185 State of Franklin Road in Johnson City. For a complete list of offices, visit [firstbank.com/about/locations-and-hours](http://firstbank.com/about/locations-and-hours).

## First Bank & Trust Company meeting the needs of Southwest Virginia and East Tennessee

A top performing bank earning accolades year after year!

First Bank & Trust Company, headquartered in Abingdon, VA, has carved out a regional market niche catering to businesses large and small as well as consumers since 1979. First Bank & Trust Company prides itself with... “We built our name on TRUST..One Bank...One Company ....Since 1979.”

The local bank offers all of the services expected from a larger organization helping customers with their most basic to their most complex financial needs. Their growth and success serves as a daily reminder that they are privileged to have their customers’ trust and will always put the needs of their customers first. That philosophy is embodied in the corporate theme “The Bank That Puts You First.”

According to William H. Hayter, President and CEO, “We remain committed to the founding values that have played a pivotal role in placing First Bank & Trust Company among the top performing banks in the nation. Our financial strength has generated value for our customers, our communities, our employees and our shareholders.”

Customers recognize their exceptional service, but just as importantly the national banking industry regularly recognizes

outstanding performance by the bank. Traditionally, First Bank & Trust Company earns top awards in the agribusiness industry.

Some of the awards and accolades the company has earned include: 2016 recipient of Business of the Year Award from the Virginia Agribusiness Council and Lender of the Year in 2016 by the USDA Business and Industry for Outstanding Participation in the Rural Business Loan Program. First Bank & Trust was ranked 36th in the nation among the top 200 proven performers with total assets less than \$2 billion. With current deposits of \$1.42 billion, Mortgage Loans outstanding at \$754 million and Ag Loans totaling \$397 million, First Bank & Trust continues to grow and meet the regional market needs.

Much of 2017 was spent training, empowering, engaging and supporting employees to ensure the First Bank & Trust tradition of exceptional customer service and attention to detail remain second to none in the industry.

With 21 full service office locations, and six loan production offices, there will be a First Bank & Trust Company near you for convenient, personal and business banking needs.



**Bank & Trust Company**

The Bank That Puts You First

#### CONTACT INFO:

21 Full Service Offices,  
6 Loan Production Offices  
18528 Lee Highway - P.O. Box 1000  
Abingdon, VA 24212  
276.623.2323 | [www.firstbank.com](http://www.firstbank.com)

#### TOP EXECUTIVE:

William H. Hayter,  
President and CEO

#### DATE FOUNDED:

1979

#### NUMBER OF EMPLOYEES:

362





Back row: Ami Bailey, Jennifer Hunter, Tina King. Front row: Alicia Tranum, Wendi Nicholas.



## Benefits and Relationships

In 2004, Alicia Tranum exchanged her artistic career as the owner of four art galleries in the region for a service-oriented venture as Owner/Broker of Beyond Benefits, a company focused on providing great business and individual insurance coverage. Tranum says, “I realized it was a true love and passion when I saw the positive impact I could have on the individuals and families that were overwhelmed by the choices and the unknowns surrounding health insurance options.”

Whether it is medical, dental, vision, life or disability insurance, we specialize in helping businesses and individuals find the most competitively priced and appropriate insurance coverage for their situation. Since we are not tied to a single carrier, we research companies for you and ensure you are purchasing the best coverage available in our market. Medicare is a big part of what we do. If you are turning 65, leaving a company or COBRA plan after age 65, or simply have questions about the coverage

you currently have, we are here to help. Our business philosophy is firmly rooted in The Golden Rule. It sounds simple enough, but it’s truly the foundation of our business and our life. Treat others as you want to be treated. That’s it.....but we believe and strive to live it every day. We are fiercely independent and committed to working for our clients and not for a parent corporation. Serving a wide variety of customers, we use the health insurance planning process to help protect their financial future by seeing that the unexpected and sometimes catastrophic events in life are covered. We strive to educate our clients so they will feel empowered to make sound decisions. Taking the time to get to know clients and their families is both our commitment and our promise.

Whatever your personal or business insurance needs, give us a call and let the Beyond Benefits family guide you through the often frustrating and confusing process. We can’t wait to serve you!

### CONTACT INFO:

4130 Fort Henry Drive  
Kingsport, TN 37663  
(423) 239-0015  
beyondbenefits4u.com

### TOP EXECUTIVE:

Alicia Tranum, Owner

### DATE FOUNDED:

2004

### NUMBER OF EMPLOYEES:

5





## The Firehouse

### Great Food and Famous Hospitality

If you had asked anyone back in 1980 if opening a Bar-B-Que restaurant on the south side of Johnson City was a good idea – you would have gotten the same reaction from most. “Really? Good luck!” Fast forward to 2018 and The Firehouse has become one of the region’s most popular dining destinations, located in the vibrant and growing downtown Johnson City area.

“We specialize in Great Food, Famous Hospitality and Growing Tomorrow’s leaders” says founder and owner Tom Seaton. “Growing leaders and investing in our team is what makes going to work fun and challenging each day. We have been blessed with tremendous success as a business and as a partner in our community with many organizations for almost four decades” says Seaton.

The company completed a major remodel to the restaurant in June of last year that focused on improving internal operations in the restaurant’s kitchen. The project completely refinished the entire back of house space and gave some much needed breathing room to the rapidly growing carryout side of the business. All of your favorite Hickory Smoked Meats and Homemade Side Items

are available through The Firehouse’s carryout service.

The Seaton’s are already looking forward to the next project at The Firehouse. If you have ever worked at a restaurant, you likely know that there is always an opportunity to do more. “We are looking at other opportunities right now that enable the business to operate more effectively, more efficiently and that could enable us to increase our presence in the region.

Firehouse Catering has seen tremendous growth over the last 5 years. If you are ordering for 15 or more people, Firehouse Catering has a great Pick-Up BBQ Pack option that starts at just \$6.50 per person. Firehouse Catering is currently booking On Site Catering events for 100 or more for the Summer and Fall. Both Catering options are available year around. The Commissary Production Kitchen operates year around with a full time crew 5 days a week, producing all of the delicious Hickory Smoked Bar-B-Que meats, homemade side items, famous sauces, dressings and desserts.

The Firehouse is located in the historic (1930) Walnut Street Fire Hall between downtown Johnson City and ETSU.

#### CONTACT INFO:

627 West Walnut Street,  
Johnson City, TN 37604  
(423) 929-7377  
[www.thefirehouse.com](http://www.thefirehouse.com)

#### TOP EXECUTIVES:

Tom Seaton,  
Founder/CEO  
Justin Seaton,  
COO/GM

#### DATE FOUNDED:

1980

#### NUMBER OF EMPLOYEES:

85







Duke and Russell Ingram

## Two Generations of Success

**I**t was in 1969, during his senior year at ETSU, that Duke Ingram began his career in the insurance industry. Since then, he has evolved into one of the most successful Financial Advisors in the country. His focus on constantly expanding his expertise through continued education and research has given him the ability to protect and grow his clients' estates within an ever-changing landscape.

His son, Russell, followed his own path into the industry. He says that his focus was initially on the world of academia, aspiring to become a professor of Economics and Finance. However, during his graduate studies in Finance at Tulane University, his plans changed when he was recruited by a trading firm in Chicago. It was there that he bridged the gap between financial theory and creating

real-time trading strategies.

In 2010, Russell returned home to the Tri-Cities where he has since applied his education, unique experience, and various designations (Series 66, Series 7, Series 24) to develop sophisticated financial plans and investment strategies for all the clients at Ingram Financial Services.

Duke is a 48 year member of the Million Dollar Round Table, which is recognized internationally as the standard of excellence in the life insurance and financial services business. Russell was named to *The Business Journal's* 2017 40 Under Forty emerging stars of our region.

Feel free to contact Duke and Russell for an appointment to discover what they can do for you!

*Securities offered through the O.N. Equity Sales Company, Member FINRA/SIPC | One Financial Way | Cincinnati, OH 45242 | 513.794.6794*

#### CONTACT INFO:

1303 Sunset Drive, Suite 3  
Johnson City, TN  
423-854-9684  
ingramfinancialservices.com

#### TOP EXECUTIVES:

Duke Ingram  
Russell Ingram

#### DATE FOUNDED:

1970

#### NUMBER OF EMPLOYEES:

4





(L-to-R) Larry Estepp, Brad Hoover, Brooke Tittle, Jake Harris, Ford Davis, Mark Feuchtenberger

## Citizens Bank Offers the Local Lending Expertise You Can Trust

In recent years, Citizens has greatly deepened this commitment by expanding small business lending operations, increasing its service area footprint, developing new Treasury Services product offerings and expanding a team of truly community-minded bankers.

The bank's unique level of service has received high praise from its customers. "During the last thirty years, Tele-Optics has worked with a number of financial institutions, but we are proud to rate Citizens Bank as the best bank in East Tennessee. In addition to professional and courteous staff, their services are superior. Their lenders worked with us to find solutions to accommodate our borrowing needs," said Frank Waldo, Director of Operations at Tele-Optics.

### Expanding Lending Expertise

Since 1993, Citizens has held nationwide preferred lender status with the Small Business Administration (SBA) to provide business-favorable lending solutions to small businesses and start-ups. Over the years, Citizens has developed a particular expertise, unique among local community banks, to utilize SBA and other government-backed lending programs to allow local entrepreneurs to succeed.

In 2016 Citizens Bank continued to expand its regional lending footprint by acquiring American Trust Bank of East Tennessee. With four offices in Knoxville, LaFollette and Lenoir City, the acquisition has allowed Citizens Bank to expand its business lending team, footprint and product offerings.

The acquisition of sources of new capital has allowed Citizens Bank to better serve small business in the Tri-Cities region by deepening its lending capabilities.

### Technology to Help Businesses Succeed

Citizens Bank has a strong commitment to technology to improve banking delivery and meet the needs of area individuals and small businesses. As the bank's tagline suggests, "Bank your own way" is an apt promise for the many means of banking delivery that are constantly



Kelly Wolfe, Owner Wolfe Development (right) with Citizens Banker Ford Davis

#### CONTACT INFO:

866.882.2265  
www.citizensbank24.com

#### EXECUTIVES:

Joe LaPorte, III  
Chairman & CEO

Larry Estepp, President

#### DATE ESTABLISHED:

1934

#### NUMBER OF EMPLOYEES:

193







Dan Miller, Grace Fellowship Church (left) with Citizens Bank President Larry Estepp.

augmented and improved. Through its focus on innovation, Citizens gives its customers access to big-bank benefits with consultation, service and support from local bankers. “Personalized advice, attention to detail and local servicing are just some of the reasons I’ve been coming back to Citizens for over 14 years,” said Terry Orth, Owner of Orth Construction.

Over the past several years, the bank has made continuous upgrades to its online and mobile banking products and developed new Treasury Services products to allow small businesses to better manage cash flow. Earlier this year, Citizens launched an improved Remote Deposit Capture App which allows small businesses to save time and money while speeding up check deposit collections.

#### **Truly Community-Minded Bankers**

Citizens Bank’s team of business bankers continues to expand with bankers who are dedicated to the personalized services and attention to detail that has become a hallmark of the bank. Over the past few years,

Citizens Bank has added new lenders to service business customers in Bristol, Kingsport and Johnson City.

Leading this team is Larry Estepp, an experienced East Tennessee banker who was named Citizens Bank’s seventh president earlier this year. “We have assembled a team of bankers that is uniquely qualified to serve Tri-Cities businesses,” Estepp said. “Not only do our bankers have a unique understanding of the region, with many of them being born and raised in the Tri-Cities, but we also seek to understand the business operations and unique needs of each and every business we work with.”

Citizens Bank’s customers agree. “When it came time to look for a lender, we wanted something different – a local bank partner with local decision making truly committed to understanding our financing goals. Working with our neighbors at Citizens Bank was truly a breath of fresh air,” said Dan Miller, Director of Administration and Finance at Grace Fellowship Church.



# UBS congratulates

## *Forbes Best-in-State Wealth Advisors*



We invite you to visit us at:  
[ubs.com/team/meridianwealth](https://ubs.com/team/meridianwealth)

Being named as a *Forbes* Best-in-State Wealth Advisor in Virginia is truly an honor, and we are proud to announce that two advisors in the Roanoke, VA office—both of whom are on the **Meridian Wealth Management** team—have been awarded this distinction. This reflects their commitment to addressing the full range of clients' needs and helping them achieve what's most important.

Who you choose to work with to manage your wealth has never been more critical. We have the experience and access to global resources you need to help you pursue what matters most—for today, tomorrow and for generations to come.

Mike and Eddie are honored by the trust that is placed in them by their clients every day and look forward to continuing to serve with distinction.

Are you getting the advice you need to give you confidence for your future? Together we can find an answer.

### **Michael B. Kemp**

Senior Vice President—Wealth Management  
Senior Portfolio Manager  
540-855-3346 [mike.kemp@ubs.com](mailto:mike.kemp@ubs.com)

### **N. Edward Link**

Senior Vice President—Wealth Management  
Senior Portfolio Manager  
540-855-3344 [eddie.link@ubs.com](mailto:eddie.link@ubs.com)

### **Meridian Wealth Management**

UBS Financial Services Inc.  
10 South Jefferson Street, Suite 1050  
Roanoke, VA 24011



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## A Commitment to Service

### Home-Grown Company Provides Solutions for Tri-Cities Businesses

Jeff Eaves joined Appalachia Business Communications as a Sales Representative in 1985. In 2006 Eaves bought out his father's silent partner and became President. As a locally owned family business Appalachia Business Communications is focused on providing supreme products and services to the businesses they serve. "Supporting Industry changes requires a "Specialist" to position our organization to fulfill our customer and prospect concerns, training and maintaining these specialists is a responsibility I pride myself with every day" says Jeff Eaves.

"We are proud of our beginnings and how far we've come over the past 48 years. Although we are primarily a copier company, our commitment to service; as well as offering network support to our customers and companies wanting proactive network protection; has helped us to become one of the largest photocopier dealers in the Tri-Cities area" said Jeff Eaves, company President.

Appalachia Business Communications is an authorized dealer for TOSHIBA Electronics; serving TOSHIBA Copiers and Facsimiles in Upper East Tennessee and Southwest Virginia.

"We realize if your equipment is down with a standard business function with local support, your concern is how soon will it be back up and running. Our mission in service is to quickly resolve your concern," added Jack Eaves, Vice President. In addition to TOSHIBA, they are an authorized distributor for LEXMARK, FUJITSU and KIP America wide format products and services. KIP America features complete lines of multifunction office equipment, Workflow management software, digital document handling and storage with new computer network support and security along with digital signage solutions with content management.

Our products include:

- Complete lines of multifunction office equipment
- Workflow management software
- New computer network support and security
- Digital signage solutions offering content management
- Managed Service Provider offering Network Monitoring Services

**TOSHIBA**  
Leading Innovation >>>

**secureMFP™**

**FUJITSU**

**KIP**

**Lexmark™**

#### CONTACT INFO:

107 Tri City Bus. Park Drive  
Johnson City (Gray), TN 37615  
(423) 477-1300  
appalachiabusiness.com

#### TOP EXECUTIVE:

Jeff Eaves  
President

#### DATE FOUNDED:

1979

#### NUMBER OF EMPLOYEES:

12





Left to Right: Lauryn Martinez, Jessica Mackie, Stephanie Penley. Seated: Tyler Mackie

## The Mackie Group offers “client first” services

For almost a decade The Mackie Group, as an Independent Insurance and Financial Services Firm, in Johnson City has been serving Northeast Tennessee and Southwest Virginia customers.

Their one clear mission statement is: “To provide our clients with honest advice, put their needs above our own, so that we might honor God in the Financial Services Industry.”

The Mackie Group started in 2010 when Tyler Mackie, owner, decided it was time to leave his branch manager role and start his own Independent Agency.

Originally from Tennessee, his career in the insurance industry began in 2002 working in Asheville, NC as an agent for Bankers Life and Casualty and in short time found himself running the company’s Johnson City office. “Moving back to Tennessee was a major turning point in my life,” says Tyler. “I fell in love with the community and met my wife here. Married only a year, my wife, Jessica and I were also expecting our first child which made starting a business even more scary.”

Today, The Mackie Group offers a broad product offering and holistic “client first” approach with a large number of top

carriers providing the best Risk Management tools available for their clients’ planning needs.

Their core lines of business include Group Benefits, Medicare plans, Life Insurance planning, Property & Casualty and Retirement Investments. With a dozen agents and staff The Mackie Group’s primary focus is keeping relationships a priority delivering quality service, not just a product. With Christian values woven into the fabric of the agency, they want to impact the lives they work with year after year.

Through continued education they are keeping up with the ever-changing landscape of Health Insurance and the legislation changes facing the insurance and investment industry to advise their clients appropriately.

Tyler and his entire staff at The Mackie Group invite you to stop by and visit their location at 208 Sunset Drive, Suite 101 (the bottom floor of Regions Bank Building). Drop by and enjoy a cup of coffee and give them the opportunity to show you why their clients consider them more than just their advisors, but also friends.

### CONTACT INFO:

208 Sunset Drive, Suite 101  
Johnson City, TN 37604  
423- 262-8146

### TOP EXECUTIVE:

Tyler W. Mackie,  
Owner/Manager

### DATE FOUNDED:

2010

### NUMBER OF EMPLOYEES:

11



THE MACKIE GROUP  
LIFE · HEALTH · RETIREMENT





Bob Hefty, Sr. Loan Officer/Branch Manager

## Mortgage lender offers large variety of loans

**B**ob Hefty, Branch Manager and Senior Loan Officer, with Mortgage Investors Group (MIG) started his career as a (MIG) mortgage client. “After getting my first home mortgage from MIG, today, I’m the one helping clients select the right mortgage program.”

Equipped with a BS degree in finance and economics, Bob started his career as an Army finance officer for five years and later 11 years with a Fortune 500 company. “Since I had my mortgage with MIG I realized I wanted to build my own business and took the next career move to MIG.” Bob now has 17 years of experience with MIG and is consistently one of the top 20 mortgage loan producers company wide.

“I enjoy getting to meet new people every day and doing business ‘face to face.’ As a licensed mortgage loan originator you get to form lifelong relationships with your clients,” Bob said.

Today, with nearly 400 employees in 25 branch locations from Memphis to the Tri-Cities, MIG is the largest independent provider of single-family residential mortgages in the state of Tennessee. The Johnson City office is located at 508 Princeton Rd. Suite 201 and the Kingsport office is located at 1825 N. Eastman Rd., Suite 3.

MIG provides mortgage programs specific to the customer’s needs that include – Conventional – FHA – VA – THDA – Rural Development and Jumbo loans. In addition to offering competitive rates and a diversified line of residential mortgage products, MIG houses on-site underwriting, processing and appraisal services, and employs state-of-the-art technology to ensure a swift and professional lending experience.

Bob added, “As a veteran who takes pride in having served my country, today I specialize in helping other veterans finance their homes, often through Veterans Administration (VA) loans. Whether those clients served in Korea or Afghanistan, I am passionate about earning their trust as I help them become homeowners.

“I look forward to assisting you with your current or future mortgage loan needs. One of the most important financial decisions you will ever make is purchasing a home. That’s why we are committed to making your home-buying experience a pleasurable one. Mortgage Investors Group understands there are a lot of choices when it comes to financing the purchase of a new home or refinancing an existing one,” he concluded.

### CONTACT INFO:

508 Princeton Rd, Suite 201  
Johnson City, TN 37601  
423-283-4702

### TOP EXECUTIVE:

Chuck Tonkin II and  
Chrissi Rhea, Co-Founders

### DATE FOUNDED:

1989

### NUMBER OF EMPLOYEES:

400

