



Pictured Left to Right: Geoff Kokiko, Charles Marcom, Travis Hardy, Austin Gulley, Stone Gulley, Jeff Gulley, John Parker, Earl W. Worley, Jr.

Supporting Local Business Through Growth and Transition

(SMITHFIELD, NC) - At KS Bank, we see ourselves as more than just a financial partner—we're neighbors, friends, and champions for local businesses. Our commitment to supporting our community truly came to life in our partnership with Hudson's Hardware, a family-owned business that opened its third location even as it navigated a time of significant change.

While Hudson's Hardware was planning its exciting expansion, they also faced the profound loss of their owner and founder, Leigh Hudson. It was a challenging time for everyone involved, but the heart of the mission stayed the same: to keep the business thriving and help the next generation step into leadership with confidence.

“Our focus was on providing stability and clarity,” said Charles Marcom, Commercial Relationship Manager, SVP at KS Bank. “Our responsibility as a community bank is to stay engaged and responsive, especially when our clients are managing both opportunity and change.”

Every step of the way, we worked side by side with the team at Hudson's Hardware—crafting financing solutions that not only supported their new location but also respected their evolving family legacy. Thanks to our close relationship and local decision-making, we helped keep things moving smoothly and without unnecessary delays.

“Community banking allows us to take a relationship-based approach,” said Earl W. Worley, Jr., President/CEO at KS Bank. “Because our lenders and decision-makers are local, we understand

the business, the market, and the importance of timing. That makes a real difference for local businesses.”

This partnership also extended into working with the next generation of leadership as the business transitioned to the founder’s grandsons, ensuring continuity while positioning the company for long-term success.

“When reflecting on our journey the past 2 years, and all that went into turning my family’s dream into a reality, I find myself coming back to one word, *People*. We moved our business’s banking to KS Bank in 2024, and it was clear that this was where we were supposed to be. KS has treated us like family from day one, so when the opportunity came to shop for the financing on the construction of our new store, the choice was clear,” shared Stone Gulley. “I see direct similarities between KS Bank and our business. We both see the value in *people*; that includes the people that we hire and the people that we get the pleasure of serving each day. I want to personally thank KS Bank for helping us make a dream come true and see our new project come to life. We truly could not have done it without your team and your support.”

Stories like this are what community banking is all about—finding thoughtful solutions and building lasting partnerships. By staying connected and engaged, we help locally owned businesses continue serving their communities for generations to come.