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For more information, please contact:

Jay Nogodula

Coffee County Bank

Phone: 931-728-1975

Email: jnogodula@coffee.bank

Coffee County Bank celebrates 50 years in operation

Founded in Manchester, Tenn., in 1975, Coffee County Bank celebrates half-a-century in business in 2025; bank remains locally-owned, locally-operated and locally-headquartered

MANCHESTER, Tenn. – Celebrating the past and looking to the future, Coffee County Bank will highlight a half-century of operations, as well as its commitment to remaining local for the long haul, at its annual customer appreciation on Friday, Sept. 12.

Punctuated by giveaways, free lunch and live music from 11 a.m to 2 p.m. on Sept. 12, Coffee County Bank's customer appreciation this year is also a chance to thank its home community for banking local for the last 50 years.

"Our community deserves access to friendly bankers and local capital to fund growth here at home," said Carter Sain, CEO. "Coffee County Bank was founded by local businessmen who believed in those ideals, to the point they were willing to invest their own time and resources to launch this bank. We carry their belief with us today – that making life better for Coffee County, Warren County, and beyond, starts with us."

Sain – a Manchester native – leads an executive team made up of local talent who live and raise families in the bank's backyard. Under Sain's watch, the bank has branched into new markets, with the 2017 launch of a full-service branch in Tullahoma, Tenn., as well as the 2017 entry into McMinnville, Tenn., with a full-service location.



In 2024, the bank relocated its McMinnville office to a brand-new, custom-built building at 569 N. Chancery Street.

Coffee County Bank today operates four full-service locations, two in Manchester plus the Tullahoma and McMinnville offices. The bank's McMinnville office operates under the Coffee Bank & Trust brand.

Additionally, the bank added New Haven Mortgage to its family in January 2024, bringing locally-based home lending experts and experience – led by Jonathan Bouldin, Becky Walker and Heather Phillips – into the fold as a wholly-owned division operating under the New Haven Mortgage brand.

Growth, Sain said, allows Coffee County Bank to cement its place in a changing community bank environment.

"As our community has expanded, it's become a desirable place for out-of-town financial organizations to drop a location," Sain said. "But it takes more than having a branch to be a community bank. Coffee County Bank believes being headquartered here, making decisions here and hiring talent here are important for our bank, but also our hometown. That's why we're doubling down on local, and while we're celebrating 50 years in business, we're also investing in a long-term future that ensures local banking is on the table for today's, and tomorrow's, customers."

In the beginning

Coffee County Bank's strong ties to its roots stem from its connection to the bank's founders, who have been involved every step of the way since the beginning.

James "Bud" Riddle was named board chair in early 2025, following the peaceful passing of former chair and Manchester businessman Ed Henley. Henley was one of the founders who capitalized and launched Coffee County Bank in 1975.

So was Riddle.

Henley and Riddle also sat on the bank's first board of directors, a group which included: Dr. Ewing J. Threet; J.D. Riddle; C.E. Powers, Sr.; Charles E. Powers, Jr.; Alfred White; Howard Vaden; Buster Bush; and Clarence Phillips.



“We started this bank because access to local capital is a fundamental need for Main Street businesses and families in this community,” Riddle said. “That hasn’t changed. The difference between having a bank and having a banker was clear when businesses turned to local bankers when it mattered most in 2020.”

Riddle is proud of the local culture which prevails at Coffee County Bank, which has grown from one location in downtown Manchester to its four locations across two counties today. And while the bank has long benefitted from its founders serving on the board, it’s also today poised to carry on, thanks to a new generation of local leadership.

In the future

In 2025, Dr. Leslie Trussler – daughter of Ed Henley – was voted onto the Coffee County Bank board of directors.

Trussler followed in her father’s footsteps becoming a decorated student-athlete in track and field while in college and afterward founded and directed her own business in Manchester, proving the family’s entrepreneurial spirit was alive and well.

Today, Trussler carries the baton as the newest director appointed to the Coffee County Bank board – a reminder that the bank is in reliable, local hands for the future.

“I’ve been around Coffee County Bank my entire life, so the opportunity to serve on the board as a director is a full-circle moment,” Trussler said. “Carrying on the vision and mission of our bank’s founders is a passion I and the board share with the leadership team. Coffee and Warren Counties aren’t just markets to us, these places are home. Local banks are crucial to the future, so we’re celebrating our first 50 years in business, but we’re simultaneously laying foundations for the next 50, as well.”

50,000 ways to say thanks

To celebrate the bank’s half-century mark, investing in the future took on special meaning in 2025, thanks to the 50,000 ways to say thanks campaign.

Launched in Spring 2025, Coffee County Bank committed to invest \$50,000 in important and worthy causes across Coffee and Warren Counties -- \$1,000 for each year the bank has been in business.



The fund is separate from, and in addition to, the bank's normal contribution and sponsorship fund.

Giving kicked off with a \$10,000 donation to Park Partners, a certified 501(c)3 designed to help fund and implement improvements at Manchester's public parks. The donation was earmarked to aid in the purchase of playground equipment at Hunter's Forest.

Additional donations will be announced the week of customer appreciation, followed by announcements in October, November and December to close out the anniversary year.

Find out more about Coffee County Bank online at www.coffee.bank.

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About Coffee County Bank

Coffee County Bank is a premier provider of community retail and business banking, celebrating 50 years in business in 2025. Headquartered in Manchester, Tenn., since 1975, Coffee County Bank operates four full-service branch offices in: Manchester-Hillsboro Blvd; Manchester-Murfreesboro Highway; Tullahoma, Tenn.; and most recently, Coffee Bank & Trust, a division of Coffee County Bank, in McMinnville, Tenn. Coffee County Bank and Coffee Bank & Trust operate as equal sister brands under the leadership of Coffee County Bank's local executive team and board of directors. In 2024, New Haven Mortgage joined the Coffee County Bank family, adding local home loan experts and solutions as a wholly-owned division of Coffee County Bank. Find out more about New Haven Mortgage online at www.newhavenmtg.com. Equal Housing Lender, NMLS# 1477317. Find out more about Coffee County Bank online at www.coffee.bank. **Member FDIC, Equal Housing Lender.**