

During the last several weeks, you, our customers have been pilgrims on a difficult technology journey. We converted you to a new online/mobile banking platform when you probably thought the old one worked just fine. Change, even if it only happens every 15 years, is difficult. We are now in the process of installing new ATMs. You may have needed cash and found your normal ATM was being replaced and out-of-service. You may have even tried to call us but the phone rang and rang -- folks needing help overwhelmed us. And when employees are overwhelmed, customer service suffers. It's been a tough few weeks for all of us here at First National Bank, and for you, our customers.

*For all of this, we apologize.
There will be better days ahead.*

It hasn't helped that in today's world there seems to be so much hate, so much anger towards each other. Rest assured, however, that our employees care deeply about you. After all, we are your friends and neighbors. For nearly 130 years First National Bank and our employees have been involved in the same communities where you work, live, and raise your families.

We can sympathize with your technology troubles; because, after all, we are humans too!

While we have received a cornucopia of complaints during the last few weeks, we remain grateful for your patience and continued loyalty. Admittedly at times we have felt like turkeys when things didn't go as planned. But we know that anything that does not grow and change is dead - and we want to be your bank for many more generations to come!

As we turn the corner from Halloween to Thanksgiving, let us remember our veterans for their service and our freedom, you, our customers, for your patience and forgiveness, and be thankful for all that God has provided for us.

*We are blessed beyond measure in spite of
technology!*

Reid Sharp
President/CEO