

## THE FIRST NATIONAL BANK OF DENNISON A MESSAGE FROM THE PRESIDENT



Nichole L. Zesiger, President

We have made it through the first quarter of 2024. Time certainly goes fast. As we get ready for our annual shareholder meeting, I am thrilled to mention what a great year 2023 was. Though 2024 will come with challenges in delinquencies, loan demand, additional accruing for loan losses etc., we have budgeted another good year.

As I travel through our county, I am always reminded of how blessed we are to live here and how hard people work to make it better. Our schools, churches and community groups have always worked to improve our lives of the next generation. Here at The First National Bank of Dennison, we believe in that idea to. We believe that a great community bank should be focused on making our lives better and more productive, that is why we want to be the consumers first choice when it comes to borrowing or depositing money into a Bank.

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We believe that a great community bank should be focused on making our lives better and more productive, that is why we want to be the consumers first choice when it comes to borrowing or depositing money into a Bank. Our lending products will help them buy, re-finance or build a new home, buy a new car, RV, expand their business or gain a college education. With that, we want to build a relationship with customers. We believe in being your first choice for convenient banking products. We provide smarter banking solutions with safe, secure on-line banking as well as our mobile app, text banking, remote deposit, iPay with Alexa, smart pay express, credit card rewards, tools to manage your debit card, BaZing, Quickbook integration, Italk, and much more. BaZing offers our personal checking accounts discounts at local businesses to shop local/save local with exclusive discounts. Join today! The relationships we have with you are invaluable to the success of the bank and the community. Banking is, at its core, a hands-on, personal business, but our teams are becoming the human interfaces of increasingly digital operations. The manner in which The First National Bank of Dennison delivers our products and services will continue to evolve. However, you can be sure the future of the bank and our individual bankers will remain tied to our ability to help our customers meet their goals whether that be one on one or electronically. We provide our customers a friendly Banker to answer questions, offer direct assistance or transfer them to someone who can solve a problem or make an appointment directly through Calendly.

The community and community groups are encouraged to visit our locations, meet the staff and embrace our Bank's vision. Working as a team, makes The First National Bank of Dennison, the bank of choice! Our goal is to enthusiastically contribute to all aspects of our communities. I'm Nichole Zesiger, President of The First National Bank of Dennison and I am proud to tell you there is a bright future for this area and the Bank. We look forward to 2024 as we have our roots where other have their branches.