

THE FIRST NATIONAL BANK OF DENNISON A MESSAGE FROM THE PRESIDENT



Nichole L. Zesiger, President

The staff at The First National Bank of Dennison has really done well in the second quarter. Well over budget, we believe this will continue to be a good year for earnings. The real estate market is still soft. We believe the Fed's will reduce rates in the third quarter which should spur more loan business. Deposits are increasing. We always try to be the most competitive in the market. Our BaZing checking account certainly provides benefits that others do not. Don't forget to use your BaZing benefits at all our locate businesses to help you save and budget better. Many consumers are struggling with higher gas prices and retail costs so delinquencies are increasing. We want our customers to remember we are here to help them. Our collections departments goal is to work through difficult times with you in hopes to get you back on track. We continue to volunteer and donate to our community in hopes to always make a difference.

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The summer months are just beginning and school is now out. This is a great time to remember to use our Ipay with Alexa, smart pay express to make your loan payments if off the road or not able to make it to a location, quick books also integrates with out online banking to help streamline your finances, oh and don't forget to let us help you with remote deposit capture, cash management and merchant services.

Currently, the Bank is looking to improve our business checking accounts, website and credit card products. Contactless debt cards will be live by year end. Our goal is to always try to enhance your experience and provide the most technological advances possible to serve you.

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.