

THE FIRST NATIONAL BANK OF DENNISON
A MESSAGE FROM THE PRESIDENT



Nichole L. Zesiger, President

The delta variant now plagues the country. Though the Bank is not requiring masks or six foot distancing, we ask that everyone entering the lobby areas remain cognizant of one another's space as many citizens still practice these regimens. You will find the bank continue to utilize extra cleaning regimens and plex glass shields at the front line. We want everyone to continue to experience a safe environment.

The third quarter of 2021 has been much better than budget. Mostly caused by low interest rates spurring the real estate market generating more than normal secondary market fee income. Also, was the unexpected SBA PPP extension through

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2021, providing an additional \$650,000 of fee income. The Bank ended with a \$1,291,716 in the third quarter of 2021. We will be declaring our dividend in October, so keep a look out for the notification.

The Bank is continuing to focus on technology advances to create a better customer experience and efficiencies for the Bank. Digital trends are not going away. We started by implementing document imaging, electronic signatures and creating a paperless environment. Here at the First National of Denison we are positioning ourselves to be the Bank of choice in Tuscarawas County. This will not happen over night. However, the Bank has completed many steps: the realignment of the organization, filling gaps in expertise, and transitioned all misaligned duties of employees. Assessing inefficiencies and finding cost savings will continue to be an on going initiative for the bank and it's employees. This was the first steps in improving our customer service!

Digital technology will continue as the Bank roles out electronic tickets at our front lines. This should eliminate the time spent in line both the lobbies and drive through's. You should find this complete by Thanksgiving. Our next endeavor was implementing interactive voice response system. This helps access departments and individuals quicker, eliminate hold times and leaving messages. Our employees are dedicated to provide the fastest and best service to you. By now you 24 hour call line in operational. Our automated system will be able to provide you 24 hour account access. This includes checking, savings, CDs and loans. Making sure that you account information is available no matter where you are , what device you are on or how you chose to access it! Learn more through our offices, website and call center.

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The final initiative for the year is Online Loan Account Opening. We are still early in the stages however, look for this in early 2022. Just think, you can now apply for a loan outside our business hours in the convenience of your own home.

The new organizational change has made us more nimble. We will continue to invest in digital technology, provide competitive rates and terms on loans and deposits and as important, invest in our community.

Though many in the community are building expensive buildings and expanding their markets, we, at The First National Bank of Dennison, are focused on the customer experience. We want our electronic products to be intuitive and easy to use plus provide the top technology available to make your lives easier and more convenient.

Thank you for being such great supporters of The First National Bank of Dennison.

We have our roots where other have their branches.

Sincerely,

Nichole Zesiger, President