

THE FIRST NATIONAL BANK OF DENNISON  
A MESSAGE FROM THE PRESIDENT



Nichole L. Zesiger, President

The Bank has continued to do well through the pandemic, historical low interest rates, a ransomware attack, lack of loan volume etc. The 2021 year of resignation has proven true both for the bank as well as many businesses throughout our community. The lack of products and services in our retail stores and manufacturers have caused significant delay in shipments, products on shelves and have caused individuals to begin hoarding. Lack of quality personnel for all industries have caused longer lines to check out, longer wait times to get products, inconveniences of out of stock items etc. This is certainly not what anyone expected. As the new year begins, many are

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hopefully for a better 2022. A year where people have grace and are good to one another. A year of patience and strength to get through the hardships. A year of happiness and pride.

The Bank ended with a net income of \$1.574M for 2021. We paid a dividend of \$1.20 a share. With the continued focus on technology advances to create a better customer experience and efficiencies for the Bank, we hope you will continue to see growth and an increased investment.

As mentioned before, digital trends are not going away. We have implemented document imaging, electronic signatures, electronic tickets, 24/7 banking hotline, interactive voice response system and creating a paperless environment. 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. These were the first steps in improving our customer service! 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, but it will happen.

We pride ourselves on hiring local employees to serve you and donate our time and resources to our community.

Our employees are dedicated to provide the fastest and best service to you. By now you 24 hour call line is operational. Our automated system will be able to provide you 24 hour account access.

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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.

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 to all our customers and shareholder's for supporting the bank and helping us be the best we can be. We look forward to another great year as we have our roots where other have their branches.

Sincerely,

Nichole Zesiger, President