

THE FIRST NATIONAL BANK OF DENNISON  
A MESSAGE FROM THE PRESIDENT



Nichole L. Zesiger, President

2022 has started off great for the bank. We are on track for another solid year of earnings thanks to additional cost savings, technology efficiencies and higher interest rates.

As you have heard in prior newsletters, the bank is upgrading our 20 year old technology for online and mobile banking. This project is on task and should be live by July 2022. We are dedicated to provide our customers the best in banking technology which will provide more conveniences and efficiencies for everyone. The second project is improving our data center. Item processing, wires, ACH, cash management has become more

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important over the years and ensuring our customers information is safe is our top priority. Cyber attacks have become more relevant everyday. To ensure our customers are well taken care of we have partnered with Jack Henry & Associates, our Core Provider, to help us keep our customers information safe. On April 9th and 10th, the Bank will be migrating our data services with Jack Henry therefore, you may find some downtime in our services. We apologize for any inconvenience this may cause but the outcome will be a stronger product both for you, the customer and the bank.

Our third project is online loan applications. This should be rolled out by the end of the month. We are extremely excited to provide this product. In today's busy world, we hope this helps provide peace of mind that you can apply for a loan at your convenience without having to make an appointment. We also hope this will help our existing customers who are not local too us but have additional loan needs.

The Bank is thankful we have made it through COVID. Our focus now is training and collaboration. We want our employees to be experts at their role. The bank has invested in skill set training for all employees. The regulatory environment created by our regulator's, State and national government have become more cumbersome over the years. Our goal is to help you better understand those rules when banking with us and in order to do so, we need to understand the regulations also. We hope you will find the Bank to be a great resource on all topics "financial".

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It won't be long before the bank declares the dividend. Our annual meeting is set for April 15, 2022 at 2:30. We look forward to sharing our accomplishments with those of you attending.

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