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

ıst Quarter 2021



Nichole L. Zesiger, President

The Bank is working hard to close out the 2020 year. As I reminisce back over the last 12 months, I would be remised if I didn't acknowledge how difficult of a year it was for all of us. We've weathered, a significant technology interruption, economic turmoil, lobby closings, government regulations, market pressures, but undoubtedly sickness and loss. I am so proud of our employees. They have worked so hard to continue to provide you excellent customer service while managing through extensive cleaning, mask wearing, social distancing and working with those who were financially affected by the virus.

## A MESSAGE FROM THE PRESIDENT

They truly are the backbone to the success of the bank. I also need to thank you, our customers, for your loyalty and patronage. It is an honor to provide you with the products and services, advice and help you need during good times and difficult challenges.

The Bank had a tree lighting ceremony in November. Though a much smaller event than we had hoped, it solidified our motto "We have our roots were others have their branches". The metal plaque that stands beside the tree in the panhandle area, shows our appreciate to the Twin Cities since 1933.

We are very thankful we were able to increase the dividend in December 2020. The Bank has had a much better year financially than originally expected. We also were very proud to provide an employee bonus in such an unsettled economy. New beginnings and futuristic looking goals with some improvements to our infrastructure will improve our efficiencies internally and better serve you.

We are looking forward to 2021. I hope that you and your families, are blessed with health and safety. Though the holidays maybe untraditional for most, there will never be a time when our hearts will not be filled with love and hope to be face to face again. To all of you, from all of us at The First National Bank of Dennison, we wish you a Merry Christmas and Happy New Year!