

THE FIRST NATIONAL BANK OF DENNISON
A MESSAGE FROM THE PRESIDENT



Nichole L. Zesiger, President

It is nice to be getting back to a new normal after the pandemic. Though no more masks or six foot distancing requirements, you will continue to find the bank utilizing extra cleaning regimens and plex glass shields at the front line. We want everyone to continue to experience a safe environment.

The first half of 2021 has been very exciting for the bank. Net income was over \$683,000, our dividend was paid in June and we helped over 200 small business owners with PPP funding. The Bank is continuing to use the technology advances created from COVID. Obviously, digital trends are not going away. Here at the First National

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of Dennison we are positioning ourselves to be the Bank of choice in Tuscarawas County. This will not happen over night, however, we will continue to keep you informed with our steps. First, we began a project of realigning the organization. Once that was complete mid-second quarter 2021, we began looking internally at gaps in expertise, misaligned duties of employees, assessing inefficiencies and finding cost savings. Involving everyone in the organization to participate, we've had great success. Filling the expertise gaps was completed at June end. The realignment of exercise is complete and over the next 60 days all departments will be transitioned misaligned duties to the right departments. This will improve our customer service greatly!

Digital technology will be at the forefront of the bank's strategic plan. We started by implementing document imaging, electronic signatures and creating a paperless environment.

Next, to help provide faster and more efficient customer service, we will be implementing electronic tickets. This should eliminate the time spent in line both in the lobbies and drive thru's.

Our next endeavor will be interactive voice response system. This will help the community access departments quicker, eliminate hold times and leaving messages. Our employees are dedicated to provide the fastest and best service to you. This will be a technology advancement that will be rolled out very slowly. We will begin twice a week and gradually overtime increase to six days a week.

By the fourth quarter of 2021, we will be offering a 24 hour call line. 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!

The new organizational change has also given us a great opportunity to be able to expand our product offering. In the upcoming months, we will be announcing some new lending products. This will open many opportunities for consumers and businesses alike. We will continue to invest in digital technology, provide competitive rates and terms on loans and deposits and as important, invest in our community.

Thank you for being such great supporters of The First National Bank of Denison. We have our roots where other have their branches.

Sincerely,

Nichole Zesiger, President