



THE FIRST NATIONAL BANK OF DENNISON

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Winter has definitely arrived. Heavy coats, gloves, scarfs, boots, all a reminder of protecting yourself from the harsh cold, snow and ice. Just like what you do to protect yourself from the weather, The First National Bank of Dennison has many products to help protect your financial needs. We believe in helping you make your lives easier and more convenient given your busy schedule while protecting what you value the most.

Beyond our great products and services, are our people. People who are focused on earning your business. Our goal is to focus our attention and energy on helping you and prospective customers understand and address their personal banking needs. It is unfortunate that some Bank's sales culture loses focus on that. But here at The First National Bank of Dennison, we don't. We measure growth by how good we are at what we do. Sales are not something we find ways to create, instead we differentiate ourselves by making an effort to know customers, understand their needs and recommend to them additional products and services that will fulfil their goals and dreams. We consider ourselves Dream Builders. We have everything in life we need just by helping you get everything in life you need.

In 2019, we launched a new website and some new products. Remote deposit capture and mobile deposit are some of the first including our new checking account products and BaZing. We are so excited! Don't forget we have rewards on our credit cards. While you use our products, we are interested in your opinion on what new and exciting technology we should consider. Don't hesitate to reach out to anyone at our five offices to discuss options. In the meantime, keep posted by visiting our website or visit our branches.

2019 was a historic year for The First National Bank of Dennison. Our net income was \$2.2MM with help from increasing investment income and strong credit quality. Yet, our concerns are always another recession, negative regulatory changes and finding quality, qualified employees.

I'm Nichole Zesiger, President of The First National Bank of Dennison and I am proud to tell you that we see a bright future for this area. We invite you to join us in this vision. Come see our staff at any of our five locations or on line at www.fnbdennison.com.