



NEWS RELEASE **For Immediate Release**

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First National Community Bank First National Community Bank Honors Julia Baggett on Her Retirement After 43 Years of Service

Chatsworth, Ga., March 12, 2025 – First National Community Bank (FNCB), a wholly owned subsidiary of First Chatsworth Bankshares, Inc., is proud to announce the retirement of Julia Baggett, Vice President & Consumer Lender, after an extraordinary 43 years of service. Julia has been a dedicated and beloved member of the bank, serving the Chatsworth branch with distinction and leaving a lasting impact through her exceptional leadership and unwavering commitment to her customers and colleagues.

A lifelong resident of Murray County, Julia is a 1976 graduate of Murray County High School. She began her employment with FNCB on January 2, 1982, and over the years, she has held various positions within the bank, including Teller, Customer Service Representative, Loan Secretary, and Administrative Assistant to then-President Paul H. Ross. In her current position as Vice President & Consumer Lender, Julia has continued to provide outstanding service to the bank's customers and the community. Throughout her 43 years, Julia also completed various banking courses to enhance her expertise and skills.

In recognition of her outstanding contributions, Julia was recently named First National Community Bank's inaugural 'Employee of the Year,' a well-deserved honor that reflects her dedication and the positive influence she has had on the bank and the community.

"On behalf of the entire team at First National Community Bank, I want to congratulate Julia on her well-deserved retirement. Julia has been an exceptional leader who has led by example in every aspect of her role. As Vice President & Consumer Lender, her dedication to providing exceptional service to our customers and her guidance in growing the bank have been invaluable. Julia's impact will be felt for years to come, and we are incredibly grateful for her service over the past 43 years. I add a sincere thank you to Julia for her leadership, and congratulations once again on a remarkable career as we are all so proud of her," said Ryan Earnest, President & CEO of FNCB.

To honor Julia and celebrate her remarkable career, First National Community Bank will be hosting an Appreciation Day and Retirement Party at the Chatsworth Branch, located at 701 North Third Avenue, Chatsworth, GA 30705 on March 28, 2025 from 12pm – 4pm. The event will provide an opportunity for friends, colleagues, and community members to gather and express their gratitude for Julia's years of service. The event will include light refreshments and an opportunity for those in attendance to share memories and congratulations with Julia. All are welcome to attend and show their appreciation for her outstanding career.

"Julia has been a true cornerstone of the Chatsworth branch, and we are thrilled to celebrate her legacy and the positive influence she has had on everyone she's worked with. We look forward to the celebration on March 28th and invite the community to join us as we bid her a fond farewell," said Brad Ramsey, Market President-Dalton & Chatsworth.

Julia Baggett shared her reflections, saying, "It has been an incredible honor to serve this community and work alongside such talented and dedicated people over the years. I am grateful for the relationships I've built and the opportunities I've

had to make a difference in the lives of so many. As I take this next step in my journey, I carry with me wonderful memories and deep appreciation for the support I've received from my colleagues and customers.”

First National Community Bank thanks Julia for her years of dedicated service and leadership, and we wish her all the best as she embarks on this exciting new chapter.

For more information about First National Community Bank's services and its involvement in local initiatives, please visit <https://fnccbank.com>.

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About First Chatsworth Bankshares Inc.: Founded in 1975, First National Community Bank, the wholly owned subsidiary of First Chatsworth Bankshares, Inc., has approximately \$650 million in total assets and \$560 million in total deposits. We are a locally owned community bank with our branches located within a contiguous footprint throughout northwest Georgia with local decision making, exemplary customer service and extraordinary involvement in the communities we serve. The Bank operates 11 banking offices in Adairsville, Calhoun, Cartersville, Chatsworth, Dallas, Dalton (2 banking office locations), Eton and Rome (3 banking office locations), a mortgage office in Dalton and loan production in Chattanooga, Tennessee. For more information, visit www.fnccbank.com. Member FDIC. Equal Housing Lender.