

NEWS RELEASE For Immediate Release

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First National Community Bank Welcomes Michael Wilson as New Market President for Calhoun & Adairsville

Chatsworth, Ga., November 12, 2025 – First National Community Bank (FNCB), a wholly owned subsidiary of First Chatsworth Bankshares, Inc., is pleased to welcome Michael Wilson as Market President for the Bank's Calhoun and Adairsville markets. In this role, Wilson will oversee market operations and commercial lending furthering the Bank's commitment to providing trusted, relationship-based financial solutions throughout Northwest Georgia.

Wilson brings more than 15 years of experience in commercial lending and community banking, having held leadership positions with both community banks and regional financial institutions. His background includes extensive expertise in managing large commercial loan portfolios and driving business growth across a multitude of industries, including agriculture, manufacturing and real estate, with a proven track record in business relationship development.

"Michael's proven leadership in commercial banking and his strong commitment to community engagement make him an excellent addition to our team. His deep understanding of the Calhoun and Adairsville markets will be invaluable as we continue to strengthen our relationships with local businesses and community partners," said FNCB President and Chief Executive Officer, Ryan P. Earnest.

Wilson is known for his personal approach and commitment to local business success. Throughout his career, he has been recognized for his results-driven approach to relationship management and his dedication to fostering community growth. He partners closely with business owners across key industries, developing tailored financial solutions that support both client success and local economic vitality.

"We are excited to welcome Michael to our leadership team. His experience in value-based selling, portfolio management, and community development aligns perfectly with our mission to deliver exceptional service and strengthen the communities we serve," said FNCB Chief Banking Officer, Gay Middleton.

A familiar face in the Calhoun and Gordon County area, Wilson volunteers over 100 hours a year with local organizations including the Gordon County Chamber of Commerce, City of Calhoun's Revolving Loan Advisory Commission, and the United Way of Gordon County, among others.

"I'm passionate about working one-on-one with business owners to help them grow. When our local businesses succeed, our entire community benefits. I look forward to showing people what a true community bank relationship looks like where lending decisions are made locally and customers are treated like neighbors, not numbers. The Calhoun and Adairsville areas are vibrant and full of opportunity, and I'm excited to build upon the Bank's strong foundation of trusted relationships and community commitment," said FNCB Market President for Calhoun & Adairsville, Michael Wilson.

Wilson earned his Bachelor of Business Administration in Finance from Kennesaw State University and an Associate of Business Administration from Dalton State College.

For more information about First National Community Bank's services and its involvement in local initiatives, please visit https://fncbank.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 \$710 million in total assets and \$614 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.fncbank.com. Member FDIC. Equal Housing Lender.