

NEWS RELEASE For Immediate Release

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First National Community Bank Announces the Promotion of Brad Ramsey to Market President, Overseeing the Bank's Dalton, Chatsworth, and Eton Offices

Chatsworth, Ga., October 8, 2024 – First National Community Bank (FNCB), the wholly owned subsidiary of First Chatsworth Bankshares, Inc., is pleased to announce the promotion of Brad Ramsey to Market President, overseeing the bank's Dalton, Chatsworth, and Eton offices. Brad succeeds Gary Middleton, who was promoted to Chief Banking Officer in August 2024.

Brad has been an integral part of First National Community Bank since September 2010, working in its Dalton and Chatsworth offices; serving in multiple roles, including Commercial Relationship Manager, Senior Credit Risk Analyst, and Senior Vice President. His extensive experience in banking spans various leadership positions, including Commercial Credit Analyst, Assistant Vice President, Security Officer, and branch manager at both national and community banks. A graduate of Dalton State College, and the Stonier Graduate School of Banking at the University of Pennsylvania where he also completed The Wharton School's Executive Leadership Program, Brad's seasoned expertise qualifies him well for this new leadership role.

"Brad's knowledge and experience within the bank's geographic footprint will serve our customers and banking team well as we collectively work to grow our Dalton, Chatsworth, and Eton markets. Also, as we continue to develop the premier institution for financial solutions where we serve," said Gary Middleton, Chief Banking Officer.

As Market President, Brad will oversee daily operations of the two full-service Dalton offices (Northgate Drive and Thornton Ave.), along with the bank's headquarters and full-service office in Chatsworth and a drive-through facility in Eton.

"I am honored and grateful to take on the role of Market President as well as for the opportunity to continue serving our community. I look forward to working alongside our dedicated team to strengthen our relationships with customers and enhance the services we provide. Together, we will build on our successes and strive to make First National Community Bank the bank of choice in northwest Georgia," said Brad Ramsey, Dalton Market President.

In addition to his professional accomplishments, Brad is dedicated to community service. He actively participates as a loan committee member of the Northwest Georgia Regional Commission and is a proud member of the Leadership Dalton-Whitfield Class of 2009. Additionally, Brad is an active volunteer and coach for the Fellowship of Christian Athletes and a Co-Founder of Soccertown USA. Furthermore, he serves as President of the Southeast Raider Quarterback Club and holds the position of CFO and Board Member of the Grace & Joy Foundation, Inc.

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

About First Chatsworth Bankshares Inc.: Founded in 1975, First National Community Bank, the wholly owned subsidiary of First Chatsworth Bankshares, Inc., has approximately \$648 million in total assets and \$549 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 10 full-service 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.