



NEWS RELEASE **For Immediate Release**

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First National Community Bank Welcomes New Chattanooga, Tennessee Market President And Commercial Lenders For Chattanooga Loan Production Office

Chatsworth, Ga., July 18, 2023 – First National Community Bank (FNCB) has hired Rex Rutledge as Senior Vice President and Tennessee Regional President for the Bank’s Chattanooga, Tennessee Loan Production Office (LPO). The Bank also welcomed Craig S. Miller as Senior Vice President and Commercial Banking Relationship Manager, Kitty Griffith as Senior Vice President and Commercial Banking Relationship Manager and Amber Hagen as Portfolio Manager. The Bank’s Chattanooga LPO opened in 2017.

Rex Rutledge has served in various key leadership roles, including Director of Commercial Banking and Senior Vice President for both Community Banks and Super Regional Banks based in Chattanooga and surrounding areas. Rutledge is a graduate of Wake Forest University Banking School and a Leadership Chattanooga Chamber of Commerce class of 2015 graduate.

“Rex’s knowledge and experience within the Chattanooga geographic footprint will enable FNCB to solidify its position as a go-to source for commercial lending and financial knowledge. His commitment to an exceeds-expectations service quality and keen eye for growth opportunity will be among the difference makers in our institution’s bright future and further planned growth in Chattanooga. Expanding our team in Chattanooga marks a natural progression and furthers our commitment to the area’s growth,” said President and Chief Executive Officer, Ryan P. Earnest.

A strong supporter of the Chattanooga community, Rutledge has been active in a number of civic and community organizations, including service as a Junior Achievement Board Member, Chattanooga Alumni Association, Organizing Chair for USA Cycling Volkswagen USA Men & Women National Championship, Siskin Childrens Hospital Star Night Committee, Co-Chair for Erlanger Hospital Cranio Facial Foundation and service as a Multiple Sclerosis Society Board Member to name a few.

“I’m honored to assume this new role and to further the Bank’s mission of building stronger communities and creating opportunity for future growth in Chattanooga,” said Rutledge.

“Rex’s depth of experience and knowledge of the Chattanooga market will serve us well as we continue to expand our presence in our northwest Georgia footprint and beyond. I am delighted to have Rex join our team,” said Michael Baker, Chief Banking Officer and Rome Market President.

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Serving the bank's emerging Chattanooga market, Craig S. Miller has previously held positions as Community Bank President, Vice President, Commercial Banking, Vice President, Market Leader and Branch Manager for several national and Tennessee based community banks.

"Craig's ability to recognize growth opportunities and his commitment to exceeds-expectations service quality will be among the difference makers in our institution's bright future and further growth in the Chattanooga market," said President and Chief Executive Officer, Ryan P. Earnest.

Miller completed studies in Business Administration and Management TAFE in Perth, Western Australia. He is a 2014 Leadership Chattanooga Graduate and a member of several Chattanooga community and civic organizations, including, Chattanooga Chamber of Commerce, Rotary Club of Chattanooga, Volunteers in Medicine (Board Member), Chattanooga Regional Manufacturers Association and Live and Love Ministries (Board Member) to name a few.

"I am excited for the opportunity to contribute to the growth of Chattanooga in this role. I have enjoyed building mutually beneficial relationships over the last 30 years in the market and look forward to continuing that with First National Community Bank," said Miller.

Kitty Griffith joins First National Community Bank with a wealth of banking knowledge and a long standing commitment to helping customers. During the course of her 25 year commercial and retail banking career she has served in Senior Vice President, Commercial Relationship Manager roles for both Community and Regional Banks in the Chattanooga market. She earned her Associate of Applied Science Degree with a Management Concentration from Chattanooga State Community College, Chattanooga, TN. She is a 2015 Leadership Chattanooga Graduate.

"Kitty's vast expertise in commercial relationship management will enable her to excel in her new role and complement the bank's growth model and vision of becoming the go-to resource for commercial lending in the markets we serve," said President and Chief Executive Officer, Ryan P. Earnest.

Griffith has served the Chattanooga community in numerous community and civic roles, including Hospice of Chattanooga Foundation Board Member 2017- 2021, Leadership Chattanooga Alumni Association, Member since 2015, Kiwanis Club of Chattanooga, Chattanooga Area Chamber of Commerce, Downtown Council Board Treasurer 2013-2015, Loveman's Owners Association, Board Treasurer 2011-2015 and Miller & Martin's 50 Women You Need To Meet In Chattanooga.

"I am honored to be a part of the FNCB team and look forward to supporting the bank in my role by providing the highest level of service and solutions to help further the organization's growth," said Griffith.

Amber Hagen will join the team as Portfolio Manager. She brings extensive experience in closing commercial loan documentation, customer service skills and client interaction, serving in management roles at a regional title company and several community and regional banks. She will be instrumental in the onboarding of clients. Amber received her Bachelor of Arts in Communication Arts from Spring Hill College.

"I'm honored to assume this new role. The long standing relationships built over the years will help me to support the Bank's future growth in Chattanooga," said Hagen.

First National Community Bank is northwest Georgia's largest community bank with approximately \$550 million in assets and \$480 million in deposits. The Bank recently announced plans to open a full-service banking facility in Paulding County, Georgia within the city of Dallas, subject to receipt of appropriate regulatory approvals as a result of the positive growth realized by the Bank's Paulding County LPO.

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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 \$550 million in total assets and \$480 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, Dalton (2 banking office locations), Eton and Rome (3 banking office locations), a mortgage office in Dalton and loan production offices in Paulding County, Georgia and Chattanooga, Tennessee. For more information, visit www.fncbank.com. Member FDIC. Equal Housing Lender.