

Christmas 2018

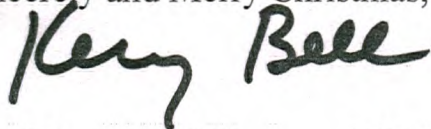
To our Friends and Customers,

Each year during the holiday season, we take great pleasure in pausing our daily work to thank you for your business and confidence you have shown in us.

We continue to look for ways to serve your financial needs and look forward to building new relationships with you. Additionally, we strive to find ways to partner with you to make the areas we serve a better place to live and raise our families. Everyone succeeds when our communities are a success!

We extend our best wishes to you for a wonderful holiday season, and wish you the blessings of the season and a successful new year. May the peace that Christ promised find you each day.

Sincerely and Merry Christmas,



The Directors, Officers and Staff
The First Trust and Savings Bank
Kerry A. Bell, President

