



Attention: Highland County Communities

We are very excited about serving the businesses and residents of Highland County! First State Bank currently serves Adams and Brown Counties with 8 banking centers located throughout the 2 counties. As a community bank our Mission Statement is “To serve our community with passion.” We intend to do this in Highland County as well.

I would like to introduce myself and some of the friendly faces you may see spending more time in Highland County at community events and/or visiting with the business and residents;

I’m Mike Pell, President and CEO of First State Bank. I have been in the banking industry since 1983 and with First State Bank since 2006. I am very excited about this new opportunity for First State Bank to break ground in Highland County and I am looking forward to getting to know the Highland County communities.

Amy Schoultheis, a Highland County native will serve as the Branch Manager of the Hillsboro location. Amy has been with First State Bank since 2008 and also serves as a lending officer. Amy specializes in numerous aspects of lending including; consumer, commercial, residential mortgages, agricultural, and equity lines of credit.

Chad Wilson is a Business Development Officer and has been with First State bank since 2008. Chad specializes in commercial financing and will be working with Amy in Highland County.

Judd Johnson is and VP and Branch Administrator and has been with First State Bank since 1997; Judd will also be assisting Amy and Chad in the calling efforts in Highland County.

Phil Reed is also a Business Development Officer and has been with First State Bank since 2001. Phil also specializes in numerous aspects of lending and will be assisting Amy and Chad in Highland County.

Again, here at First State Bank we are very excited about this opportunity in Highland County and look forward to serving you and your community in 2013 and beyond. I would also like to invite you to visit our website to learn more about our bank and our mission; at www.fsb4me.com.

Sincerely,



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