



March 4, 2016

THANK YOU for voting First Southern Bank the #1 Bank in the Readers' Choice Awards for 2015. It is quite an honor to be nominated for this award and we are very fortunate to have received the recognition for #1 Bank the last two consecutive years.

We appreciate your business and the opportunity to be the bank for all your financial choices.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Ray Altmix'.

Ray Altmix, CEO

A handwritten signature in cursive script, appearing to read 'John Dosier'.

John Dosier, President