



NEWS RELEASE **For Immediate Release**

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First National Community Bank Welcomes New Chief With Merger

Chatsworth, Ga. and Rome, Ga., June 15, 2021 – First National Community Bank will welcome Ryan P. Earnest as the organization's new President and Chief Executive Officer, effective July 1, 2021 upon completion of the merger between First Chatsworth Bankshares Inc. ("FCBI"), parent of First National Community Bank ("FNCB"), and Heritage First Bancshares, Inc. ("HFBI"), parent of Heritage First Bank ("Heritage First"). Earnest presently serves as President and Chief Executive Officer of Rome, GA based Heritage First Bank.

Ryan Earnest's banking career began in 1995. He was elected as Heritage First Bank's President in May of 2008. In December of 2017, Earnest was named as Heritage First Bank's Chief Executive Officer and in March of 2019, he was named Chief Executive Officer of Heritage First Bancshares, Inc. Earnest has been a member of the Board of Directors of Heritage First Bank since May of 2008 and also serves on the Heritage First Bancshares, Inc. Board of Directors.

Earnest prides himself on having a customer and community centric philosophy and plans that to be his continued focus. "My vision for First National Community Bank is to solidify the Bank's position as the community bank of choice in our newly expanded footprint through continued exemplary customer service, local decision making, maintaining a leadership position in developing cutting-edge banking technology and increasing market share to meet the strategic objectives of the newly created institution," said Earnest.

Earnest earned a Bachelor of Arts degree from West Georgia College in 1990 and completed the requirements of a diploma from the Graduate School of Banking at Louisiana State University in 2008. He is the current Chairman of the Development Authority of Floyd County and immediate past Chairman of the Board of Trustees for the Rome/Floyd County YMCA. Additionally, he presently serves on the Board of Trustees for the Graduate School of Banking at Louisiana State University, the Board of Directors for the Georgia Bankers Association Insurance Trust, Inc. and the Rome/Floyd Chamber of Commerce. He is the former Chairman of the Board of Directors for the Floyd Healthcare Foundation and South Rome Redevelopment Corporation and is a former Board of Directors member of the Seven Hills Rotary Club. Earnest also served on the Rome/Floyd County Commission on Children and Youth Board of Directors, having served two separate terms as President during his 20-year membership.

Earnest will succeed banking veteran, Larry Flowers who has served as First National Bank Chief Executive Officer since 2019 and led Northside Bank as its President and CEO since 2014. Flowers, who served as President and Chief Operating Officer at MidCountry Bank in Minneapolis, President and CEO of Urban Trust Bank (now Axiom Bank) and served in key leadership roles at Citicorp/Citibank, will retire in July.

First National Community Bank and Heritage First Bank's combined footprint will make it northwest Georgia's largest community bank. The combined organization will comprise approximately \$575 million in assets and \$500 million in deposits.

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About First Chatsworth Bankshares Inc.

Originally founded in 1975, Chatsworth, Georgia-based First National Community Bank, the wholly-owned subsidiary of First Chatsworth Bankshares, Inc., has \$350 million in total assets and \$310 million in total deposits. First National Community Bank currently operates 7 full-service banking centers in Adairsville, Calhoun, Cartersville, Chatsworth, Dalton, and Eton, Georgia, a mortgage office in Dalton, Georgia, and loan production offices in Paulding County, Georgia and Chattanooga, Tennessee. For more information, visit the company's website at www.fnccbank.com.

About Heritage First Bancshares, Inc.

Founded in 2002, Rome, Georgia-based Heritage First Bank, the wholly-owned subsidiary of Heritage First Bancshares, Inc., has \$194 million in total assets and \$175 million in total deposits. Heritage First Bank currently operates 3 full-service banking centers in Rome, Georgia. For more information, visit the company's website at www.heritagefirstbank.com.

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Key Links:

First National Community Bank Website: www.fnccbank.com

Heritage First Bank Website: www.heritagefirstbank.com

Facebook: <https://www.facebook.com/fnccbank>