

PRESS RELEASE

First National Bank
P.O. Box 10, Manitowoc, WI 54221-0010
Contact: Laura Docter
Phone: 920/652-3274
FAX: 920/652-3182

FOR IMMEDIATE RELEASE
December 7, 2005

Jason Krepline Joins First National Bank

First National Bank announces that Jason Krepline has joined the bank as Vice President of Business Banking. Krepline will work out of the bank's Eastern Avenue office in Plymouth. He will be instrumental in establishing the bank's Sheboygan office.

Krepline comes to First National Bank with a well rounded history of lending and business banking experience. His most recent position was as Vice President to the Sheboygan office of Associated Bank. He holds a Masters of Business Administration degree, with an emphasis in finance, from Concordia University. He holds his undergraduate degree from the University of Wisconsin-Eau Claire, where he completed majors in, both, business finance and economics.

Krepline, a native of the area, resides in Sheboygan. An active member of the Sheboygan Rotary West since July, 2000, Krepline has served the organization as Treasurer, President, and Board of Directors member. He is currently a member of the Rehabilitation Center of Sheboygan, Inc. and Literacy Council of Sheboygan County, Inc.

First National Bank is an independent community bank employing 250 people at its 14 locations throughout Manitowoc, Brown, Calumet, and Sheboygan counties. Total assets exceed \$620 million dollars.