

PRESS RELEASE

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PRESIDENT OF FIRST NATIONAL BANK ANNOUNCES PERSONNEL ADVANCEMENT

Thomas Bare, President of First National Bank announced the promotion of Elizabeth Phillips-smith to Senior Vice President, Human Resources and Marketing. Elizabeth has been leading the Human Resources and Marketing departments since 1989. She has been a Vice President of the bank since 2002 and Executive Officer since January 2005.

Phillips-smith holds a Bachelor's Degree with a double major in Business and Psychology and emphasis in Marketing, from the University of Wisconsin, Stevens Point. She is certified as a Senior Professional in Human Resources (SPHR)-the highest level of credentials obtainable from the Human Resource Certification Institute (HRCI). HRCI is the credentialing body for human resource professionals and is affiliated with the Society for Human Resource Management (SHRM), the world's largest organization dedicated exclusively to the human resource profession.

Phillips-smith resides in Francis Creek with her husband Tony and sons Aaron, Nathaniel, and Benjamin.

Also announced is the promotion of Diane Luckow, Manager of First National Bank, Newton, to Assistant Vice President.

Diane has been with First National Bank since its acquisition of Valley Bank, Newton, in 1994. She began her career in banking in 1986, in the bookkeeping department of the former Citizens State Bank of Kiel.

Diane holds an Associates Degree in Accounting from Lakeshore Technical College. She lives in Newton with her husband, Jon, and daughter, Karra.

First National Bank is an independent community bank, in business since 1894, with 14 locations throughout Manitowoc, Brown, Calumet, and Sheboygan counties. Vincent Group, Insurance and Financial Solutions is a subsidiary of First National Bank, with offices in Manitowoc, Green Bay, and Little Chute. The bank and its subsidiary, combined, employ approximately 250 people. Total assets exceed \$657 million dollars.