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FIRST NATIONAL BANK CONSENT ORDER LIFTED BY FEDERAL REGULATOR

First National Bank has achieved yet another successful milestone in its 125 year history. The Board of Directors and Senior Management Team met today, November 19, 2015, with representatives of the Office of the Comptroller of the Currency (OCC). The OCC representatives informed them that the OCC is immediately terminating the ‘Consent Order’ that the bank has operated under for the past few years.

Phil Utter, Chairman of the Board at First National Bank, stated, “This is a great day in the history of this storied local institution. It is a testament to the expertise and tireless efforts of the Board of Directors and the bank’s entire staff who committed themselves to the success and survival of the only bank headquartered in Livingston County. It is also evidence of the support and loyalty that the bank’s customers and shareholders have shown in First National and community banking. This day is possible because of a lot of effort, perseverance and commitment to the community.”

Ronald Long, President and CEO of the bank, stated, “First National is blessed to be in such a great community. Livingston County businesses, families and leaders recognized the importance and value of having a locally headquartered and managed financial institution. They along with all the customers supported the bank through some challenges and we are thankful for their loyalty. As for the bank staff, I simply cannot say enough about how much each and every one of them has meant to this effort. Many have stayed when they could have easily gone and the bank is fortunate to have their expertise and dedication. Today would not be possible without their efforts. Finally, we extend our gratitude to the Board of Directors and shareholders whose belief and steadfastness truly made this success possible.”

When asked about what this means going forward, Mr. Long added, “The Board of Directors is committed to implement the bank’s mission to create shareholder value by prudently managing risk while growing a highly

profitable organization whose success is driven by high performing employees that consistently create value by delivering exceptional customer experiences. First National values its employees and recognizes that our mission cannot be achieved without a highly motivated, well-trained, competent and dedicated work force. The bank is equally committed to the economic improvement and well-being of the communities we serve.”

1st National Bank, a key community leader in Livingston County for more than 120 years, is focused on providing practical financial services to families and businesses. With a commitment toward knowledgeable, personalized service, First National serves customers through 8 conveniently located Livingston County offices and online at FNBH.com. As the only bank headquartered in Livingston County, 1st National takes great pride in its corporate citizenship and is known and respected for their support of causes and events that add to the quality of life across Livingston County. See First National’s whole story at www.fnbh.com.