



Your Lifetime Bank

Boyle Bancorp, Inc. 304 West Main Street Danville, Kentucky 40422 (859) 236-2926

www.fnbky.com





NOTICE TO SHAREHOLDERS

Annual Disclosure Statement/ Notice of Availability

Financial information about this bank is available to our customers, shareholders and the general public on request.

Full audited financial statements will be available no later than April 30, 2022. Please e-mail Katy Bramel at katy.bramel@fnbky. com if you would like a copy.

In accordance with federal regulations to facilitate more informed decision making by depositors, investors and the general public, we will provide an Annual Disclosure Statement containing financial information for this bank for the previous two years. This information will be updated annually and available as of March 31.

To obtain a copy of the Annual Disclosure for Farmers National Bank, Danville, Kentucky, please contact:

Chris Sparrow, Senior Vice President Chief Financial Officer Farmers National Bank P.O. Box 28 Danville, Kentucky 40423-0028

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DESCRIPTION OF BUSINESS

Boyle Bancorp, Inc. is a one-bank holding company which conducts a full range of commercial and personal banking services through its wholly-owned subsidiary, Farmers National Bank of Danville. Farmers National Bank operates from the following locations:

Main Office

304 W. Main Street Danville, KY 40422 (859) 236-2926 TTY: (859) 236-0360

Burgin

125 E. Main Street Burgin, KY 40310 (859) 748-5277

Danville Square

1714 Perryville Road Danville, KY 40422 (859) 936-6958

East Main

211 East Main Street Danville, KY 40422 (859) 239-9516

Garland Drive

100 Garland Drive Danville, KY 40422 (859) 236-5182

Harrodsburg

776 South College St Harrodsburg, KY 40330 (859) 734-9953

Junction City

101 Shelby Junction Lane Junction City, KY 40440 (859) 854-5006

Lancaster

20 Commerce Drive Lancaster, KY 40444 (859) 792-1914

Liberty

775 N. Wallace Wilkinson Boulevard Liberty, KY 42539 (606) 787-0700

Middleburg

2959 Shorttown Road Middleburg, KY 42541 (606) 536-0425

Perryville

309 E. Second Street Perryville, KY 40468 (859) 332-2221

Stanford

131 Frontier Boulevard Stanford, KY 40484 (606) 365-8851

ANNUAL MEETING

The Annual Meeting of the Shareholders will be held by remote communication (virtual)

May 23, 2022 at 10:00 am, EST. Formal notice has been sent to the shareholders of record with this report.

In Memory

Nelson D. Rodes, Jr.

1932-2021



a leader as president and CEO at Farmers National Bank passed away on December 1, 2021.

Mr. Rodes was an outstanding contributor to the banking industry and the Commonwealth. He served as an active director of Farmers National Bank from 1969 - 2004. During that time, he also served as the 9th President/CEO of Farmers National Bank from 1980 - 1995. In addition, he served as President of the Kentucky Bankers Association.

During his tenure at Farmers National Bank, the company's assets tripled. Other highlights included Farmers National Bank merging with a then newly formed subsidiary, Boyle Bancorp, Inc.; the acquisition of Citizens Bank & Trust Company of Burgin (now the Burgin Branch of Farmers National Bank); and opening new bank branches in Perryville, Harrodsburg, and South Danville.

Mr. Rodes was a Harvard Law School graduate and had served on the Board of Governors of the Kentucky Bar Association. His civic activities included serving as Board Chairman at his alma mater Centre College, the United Way, the Rotary Club of Danville, the Chamber of Commerce, the Historical Society, and the Danville Library, to name a few.

We are grateful for his contributions to the bank's 143-year history and all he did for others within our banking communities and the state of Kentucky.

On behalf of the Board of Directors, officers and staff of Farmers National Bank, we are pleased to present this Annual Report to Shareholders. I would like to begin this letter by honoring our former bank President and CEO, Nelson D. Rodes, Jr., who passed away at the age of 89. Mr. Rodes served as a director for 35 years and as the bank's president and CEO for 15 years. He was also an active leader for our industry across the state, having served as a Kentucky Bankers Association President. To this day, Mr. Rodes' impact is felt throughout the bank.

2021 was another year of significant growth, in part due to the impact of historic economic relief, combating the effects of a global pandemic. Banks are extremely liquid, having significant cash balances on the balance sheet. Revenue reached new highs due to another round of SBA PPP loan fees and robust residential real estate loan activity. Our WealthSouth division was a significant contributor to revenue last year.

Total assets eclipsed \$900 million at year end. Net income increased 45.6 percent last year. Net income per share increased to \$9.24 and dividends to shareholders increased to \$2.80 per share. We continue to be well capitalized with stockholders' equity now exceeding \$74 million. More details about our balance sheet and income statement can be found in the Financial Highlights section of this report.

Growth remains at the core of our strategic plans. In November of 2021, we held a board retreat focusing on our current 10-year strategic plan, and we began the process of developing our strategic initiatives for the next 5-10 years. At the mid-point of our current strategic plan, we continue to meet and, in some cases, exceed our targets. Future growth includes additional acquisition opportunities and new market opportunities for WealthSouth. Fintech partnerships, and additional investment in technology to meet the changing needs and expectations of our customers, will continue adding franchise value to our company.

Culture remains a significant strategic focus. Our work toward developing a "Championship Culture" afforded us the fortitude to withstand significant disruption throughout the year. This sentiment was recently supported by the results from our most recent bi-annual employee engagement survey. As consolidation continues to be a part of the community banking landscape, our culture will, no doubt, attract new customers and talented bankers.

Our investment in WealthSouth over the past few years will continue adding value over time. We consistently rank in the top 10 of Kentucky domiciled banks relative to non-interest income each quarter. Assets under management total \$870 million. This represents 3-year growth of 42% in AUM. WealthSouth has also allowed us to efficiently offer commercial lending in new markets. Their lending efforts have increased our loan portfolio more than \$60 million in the past three years. WealthSouth continues to add enterprise value in ways traditional banking would not.

Technology continues to change the way we interact with our customers and clients. Our bank has been an early adopter of new banking technology for some time. We were the first to bring Interactive Teller Machines (ITMs), known as Farmers National

Bank Teller on Demand, to our markets. Customers appreciate the personal service and convenience of Teller on Demand in which they can speak to a teller through video technology on an ATM-like system. The lending function will begin a significant transformation this year that we think will add long-term efficiencies relative to expense and customer experience.

This year we bid farewell to several employees via retirement. The following folks moved into the retirement ranks in 2021:

Name	Position	Years of Service
Kathy Morgan	VP, Loan Officer, Liberty	45
Jeff Glasscock	Teller, Perryville	34
Lana Carpenter	AVP, Perryville Retail Branch Manager	25
Deb Hayes	Assistant Customer Service Manager	17
Gail Hawes	Teller, Harrodsburg	13

We wish them the best as they enter retirement. In other employee matters, we had several promotions in 2021: Christa Owen, Chief Compliance Officer, was promoted to VP; Cassie Scott, WealthSouth Director of Operations, was promoted to VP; Leslie Brown, Danville Square Retail Branch Manager, was promoted to AVP; Michael Marsh, Customer Relations Manager, was promoted to AVP; Blake Mason, Business Development Officer, was promoted to AVP; Beth Pike, Treasury Operations Manager, was promoted to AVP; and Witten Hayes was promoted to AVP, Loan Operations Manager. In 2021, we added John Smith, VP, Commercial Relationship Manager, to our Lexington WealthSouth office, and Jake Gourley, AVP, Loan Officer to our Liberty market.

Our bank family unexpectedly lost a dear friend and co-worker last fall. Amber Winchester joined our bank in 2006. She was the manager of Junction City for several years and was serving as our East Main Branch Manager. Amber will certainly be remembered for, amongst other things, her warm smile and the compassionate approach she took in dealing with customers.

Once again, I would like to thank you for your continued support of our organization. Our goal has been to generate a favorable return annually while increasing long-term shareholder value. It is my contention that we have, and will continue to do both. Should you have any questions, please feel free to email me at marty.gibson@fnbky.com or give me a call at 859-238-0657.

My Best,

Marty Gibson

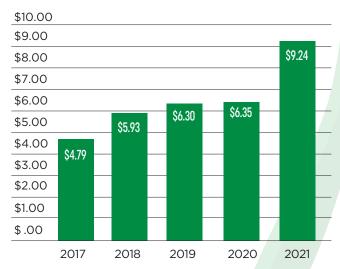
President & Chief Executive Officer

In thousands except per share figures	2021	2020	% of Change	
BALANCE SHEET ITEMS				
Assets	\$ 907,084	\$ 791,159	+ 14.65%	
Deposits	814,833	701,384	+ 16.18%	
Loans (net)	476,517	456,051	+ 4.49%	
Stockholders' Equity	74,431	71,257	+ 4.45%	
OPERATIONS				
Net Income	\$ 8,020	\$ 5,508	+ 45.61%	
Net Income per Share	9.24	6.35	+ 45.51%	
Dividends Paid	2,431	2,395	+ 1.50%	
Dividends Paid per Share	2.80	2.76	+ 1.45%	
PERFORMANCE RATIOS				
Equity to Assets (averages)	8.89%	9.63%		
Return on Average Assets	0.98%	0.77%		
Return on Average Equity	10.98%	8.02%		

Dividends per Share

\$3.00 \$2.50 \$2.76 \$2.68 \$2.72 \$2.64 \$2.00 \$1.50 \$1.00 \$.50 \$.00 2017 2020 2018 2019 2021

Earnings per Share



Book Value per Share



Return on Average Equity

Return on Average Assets



			2021		2020
ASSETS					
	Cash and due from banks	\$	204,415	\$	156,453
	Securities available for sale		194,513		147,729
	Loans, net of allowance for loan losses of \$6,310 and				
	\$5,913 at December 31, 2021 and 2020, respectively	/	476,517		456,051
	Premises and equipment, net		15,697		16,131
	Right-of-use assets		1,516		1,729
	Federal Reserve and Federal Home Loan Bank stock		2,660		2,660
	Accrued interest receivable		2,447		2,541
	Other real estate owned		-		273
	Goodwill		2,619		2,619
	Other assets		6,700		4,973
	TOTAL ASSETS	\$	907,084	\$	791,159
LIABILITIES AN	D STOCKHOLDERS' EQUITY				
	Deposits				
	Demand	\$	201,521	\$	166,518
	Savings, NOW and money market		563,522		475,677
	Time		49,790		59,189
	TOTAL DEPOSITS		814,833		701,384
	Liabilities				
	Federal Home Loan Bank advances		10,000		10,000
	Operating lease liability		1,517		1,741
	Other liabilities		6,303		6,777
	TOTAL LIABILITIES		832,653		719,902
	TOTAL EIABILITIES				713,302
	Stockholders' Equity				
	Common stock, \$0.40 par value; 2,500,000 shares				
	authorized, 868,059 (2021) and 868,059 (2020) sha	ares	S		
	issued and outstanding		347		347
	Additional paid-in capital		4,477		4,477
	Retained earnings		66,622		61,033
	Accumulated other comprehensive income		2,985		5,400
	TOTAL STOCKHOLDERS' EQUITY		74,431		71,257
	TOTAL LIADULTIES AND				
	TOTAL LIABILITIES AND	æ	007004	¢.	701150
	STOCKHOLDERS' EQUITY	*	907,084	\$	791,159



ollars in thousands, except share and per share data)	2021	2020
OME & EXPENSES		
Interest & Dividend Income		
Loans, including fees Debt securities	\$ 21,281	\$ 22,015
Taxable Tax-exempt	1,654 2,284	1,403 2,171
Dividends on Federal Home Loan Bank and Federal Reserve Bank Stock	65	63
Federal funds sold and deposits with financial institutions	196	234
TOTAL INTEREST AND DIVIDEND INCOME	\$ 25,480	\$ 25,886
Interest Expense		
Deposits	1,031	1,969
Federal Home Loan Bank advances	132	132
Other interest expense	-	-
TOTAL INTEREST EXPENSE	\$ 1,163	\$ 2,101
Net Interest Income	24,317	23,785
Provision for Loan Losses	585	1,876
NET INTEREST INCOME		
AFTER PROVISION FOR LOAN LOSSES	\$ 23,732	\$ 21,909
Non-Interest Income		
Fiduciary activities	5,232	4,500
Customer service fees	4,790	4,113
Brokerage and insurance services	2,281	1,725
Net gain on mortgage loan sales	267	226
Other	242	192
TOTAL NON-INTEREST INCOME	\$ 12,812	\$ 10,756
Non-Interest Expense		
Salaries and employee benefits	16,833	16,181
Occupancy	3,964	3,801
Data processing	1,425	1,304
State and local franchise tax	225	89
Professional fees	1,119	758
Federal Deposit Insurance Corporation		
assessment	333	218
Other real estate owned, net gain (loss) on sale,		
writedowns	36	22
Other	2,586	3,447
TOTAL NON-INTEREST EXPENSE	\$ 26,521	\$ 26,622
Income Before Income Tax	10,023	6,043
Provision for Income Taxes	2,003	535
NET INCOME	\$ 8,020	\$ 5,508
BASIC EARNINGS PER SHARE	\$ 9.24	\$ 6.35



	Common S Shares An	tock nount	Additional Paid-In Capital	Retained Earnings	Compr	nulated ther ehensive e (Loss)	Stoc	Total kholders quity
Balances, January 1, 2020	868,059 \$	347	\$ 4,477	\$ 57,920	\$	2,682	\$	65,426
Net income	_	-	-	5,508		_		5,508
Other comprehensive income	-	-	_	-		2,718		2,718
Dividends on common stock,								
\$2.76 per share	-	-	-	(2,395)		-		(2,395)
Balances, December 31, 2020	868,059 \$	347	\$ 4,477	\$ 61,033	\$	5,400	\$	71.257
Net income	-	-	-	8,020		_		8,020
Other comprehensive income	_	-	-	-		(2,415)		(2,415)
Dividends on common stock,								
\$2.80 per share	_	_	-	(2,431)		-		(2,431)
Balances, December 31, 2021	868,059 \$	347	\$ 4,477	\$ 66,622	\$	2,985	\$	74,431



			2021		2020
CASH FLOWS					
	Operating Activities				
	Net income	\$	8,020	\$	5,508
	Items not requiring (providing) cash				
	Depreciation and amortization		1,267		1,269
	Provision for loan losses		585		1,876
	Amortization of premiums and discounts on secur	ities	627		634
	Amortization of intangibles		100		95
	Net realized gains/ losses on sale and writedowns	of			
	other real estate owned		23		6
	Deferred income taxes		(1,509)		(743)
	Payment of operating lease liability		(222)		(195)
	Changes in		(222)		(155)
	Interest receivable		94		(29)
	Other assets		485		(247)
	Other liabilities and interest payable		(474)		(381)
	Net cash provided by operating activities	\$	8,996	\$	7,793
	Investing Activities				
	Purchases of available-for-sale securities		(72,822)		(53,686)
	Proceeds from maturities, calls and paydowns of		22,193		23,712
	available-for-sale securities				
	Purchase of Federal Reserve and other bank stock		-		(215)
	Net change in loans		(21,051)		(31,055)
	Purchase of premises and equipment		(622)		(1,019)
	Proceeds from the sale of other real estate owned		250		15
	Cash for acquisition, net of cash acquired		-		4,285
	Net cash used in investing activities		(72,052)		(57,963)
	Financing Activities				
	Net increase in demand deposits, money				
	market, NOW and savings accounts		113,449		160,234
	Dividends paid		(2,431)		(2,395)
	Net cash provided by financing activities		111,018		157,839
	Increase in Cash and Due From Banks	\$	47,962	\$	107,669
	Cash and Due From Banks, Beginning of Year	\$	156,453	\$	48,784
	Cash and Due From Banks, End of Year	\$	204,415	\$	156,453
	Supplemental Cash Flows Information				
	Interest paid	\$	1,232	\$	2,081
	·	Ф		Þ	
	Income taxes paid		1,860		1,400
	Transfer from loans to other real estate owned				273





O KATHY MORGAN

45 Years of Service Retired: April 1, 2021

JEFF GLASSCOCK O

34 Years of Service Retired: May 7, 2021

DEB HAYES

17 Years of Service Retired: May 28, 2021

LANA CARPENTER O

25 Years of Service Retired: September 30, 2021

GAIL HAWES

13 Years of Service Retired: December 31, 2021



Years of Service Awards

YEARS

Rusty Clark
Brandon Drake
Kim Elliott
Gordon Mullis
Sam Pollom
Brant Welch
Timothy Yessin
Jeffrey Zinger

YEARS

Patti Chidester Jamie Douglas Christina Honaker Melanie Taylor Ashley Young

15 EARS

Shelley Bigelow
Jennifer Cochran
Ashley Drakeford
Dana Frondal
Rebecca Jones
Cassandra LeMonds
Lorie Munford
Amy Newell
Chastity Pike
Jana Rogers
Deb Thelen

20 EARS

Angela Baker Belinda Lance Marie Rice

25_{MEARS}

Bridgette Lynn Tammy McQueen Colleen Pitney



O CHRISTA OWEN, CRCM

Vice President, Chief Compliance Officer Farmers National Bank | Promotion Date: November 2021

O CASSIE SCOTT, CTOP

Vice President, Director of Operations WealthSouth | Promotion Date: November 2021

O LESLIE BROWN

Assistant Vice President, Danville Square Retail Branch Manager Farmers National Bank | Promotion Date: February 2021

MICHAEL MARSH O-

Assistant Vice President, Customer Relations Manager Farmers National Bank | Promotion Date: February 2021







JOHN SMITH

Vice President, Commercial Relationship Manager WealthSouth | Hire Date: April 2021

BLAKE MASON O

Assistant Vice President, Business Development Officer **Farmers National Bank** Promotion Date: February 2021



Assistant Vice President, Treasury Operations Manager Farmers National Bank Promotion Date: March 2021





JAKE GOURLEY O

Assistant Vice President, Loan Officer Farmers National Bank | Hire Date: August 2021



WITTEN HAYES

Assistant Vice President, Loan Operations Manager Farmers National Bank Promotion Date: May 2021

BOARD OF DIRECTORS



JOHN C. ALBRIGHT O

Caldwell Stone Company

O LOUIS M. BETO, DMD

Retired Oral & Maxillofacial Surgeon

ROBERT I. CALDWELL O

Central Seal Company

OGREG W. CAUDILL

Retired Banker





STEVE FOX

Businessman

LOGAN H. GERMANN O

Businessman

J. MARTIN GIBSON O

President/CEO

O HUGH GATES HINES, III

Businessman & Farmer



O HENRY VINCENT PENNINGTON, III

Sheehan, Barnett, Dean, Pennington, Dexter & Tucker, PSC

OPATTI POWELL

Stuart Powell Ford-Lincoln-Mazda





O JOHN B. RODES, CPA Kerbaugh, Rodes & Butler, PLLC

O JEFFREY J. THORNTON

Retired Banker



J. Martin Gibson President/CEO

William Gooch

Executive Vice President, Chief Risk Officer

Amy Isola

Executive Vice President, Director of Human Resources

Kevin P. Arnold

Senior Vice President, Senior Lender

Brandon Drake

Senior Vice President, Head of Sales and Service

Robert A. Feenick

Senior Vice President, Equine Lending

John Goggin

Senior Vice President, Chief Credit Officer

Yvonne Gooch, cCAE

Senior Vice President, Director of Internal Audit

Adam Hopkins

Senior Vice President, Chief Security Officer

Brandon Meek

Senior Vice President, Chief Information Officer

Chris Sparrow

Senior Vice President, Chief Financial Officer

Katie Baird

Vice President, Controller

Sharon K. Howell, CFMP Vice President,

Director of Marketing

Christa Owen, CRCM

Vice President,

Chief Compliance Officer

Brant Welch

Vice President, Customer Experience Manager

Rob Caudill

Assistant Vice President, Commercial Loan Officer

Jennifer Cochran, CAMS

Assistant Vice President, BSA Officer

Scott Dickison

Assistant Vice President, Credit Analyst

Kim Elliott

Assistant Vice President, Loan Officer

Angela Frisby

Assistant Vice President, Loan Officer

Witten Hayes

Assistant Vice President, Loan Operations Manager Carla Johnson

Assistant Vice President, Human Resources Generalist

Jeremy Leigh

Assistant Vice President, Technology Manager

Steve Littlefield

Assistant Vice President Asset Resolution Manager

Michael Marsh

Assistant Vice President, Customer Relations Manager

Blake Mason

Assistant Vice President, Business Development Officer

Staton Nesbitt

Assistant Vice President, Commercial Loan Officer

Ronda Nolan

Assistant Vice President Internal Auditor

Beth Pike

Assistant Vice President, Treasury Operations Manager

Marie Rice

Assistant Vice President, Main Office Retail Manager

Mary Richey

Assistant Vice President, Assistant Retail Banking Manager

Dalton Southerland

Assistant Vice President, Commercial Loan Officer

Brandi Todd

Assistant Vice President, Operations Manager

Kasey Wilson

Assistant Vice President, Deposit Operations Manager

BURGIN

Patti Chidester

Assistant Vice President, Burgin Branch Manager

DANVILLE SQUARE

Leslie Brown

Assistant Vice President, Danville Square Retail Branch Manager

GARLAND DRIVE

Talisa Lay

Assistant Vice President, Garland Drive Branch Manager

HARRODSBURG BANKING CENTER

Robert Baughman

Vice President, Mercer County Market Manager Anne Curry

Assistant Vice President, Retail Branch Manager

Jimmy Drakeford

Vice President, Loan Officer

LANCASTER BANKING CENTER

Chris Davis

Assistant Vice President, Garrard County Market Manager

LIBERTY BANKING CENTER

Tammy McQueen

Vice President, Casey County Market Manager

Jake Gourley

Assistant Vice President, Commercial Relationship Manager

PERRYVILLE BANKING CENTER

Lisa Bottom

Vice President, Perryville Market Manager

STANFORD BANKING CENTER

Sharon Keith

Vice President, Loan Officer

Donya Saylor

Assistant Vice President, Lincoln County Market Manager

FNB INVESTMENT SERVICES

Jeff Joiner, CPFA

Vice President, Investment Broker

Valery McMann, CFP, CPFA Vice President, Investment Broker/Insurance Advisor

WEALTHSOUTH

Thomas Hager President

Rusty Clark

Executive Vice President, WealthSouth Western Kentucky Regional President

Rick Cash, CRSP

Senior Vice President, Institutional Specialist

James Fereday

Senior Vice President Chief Investment Officer

William J. Howell

Senior Vice President Market Director - Lexington

Brian K. Reynolds, CRSP, CTFA Senior Vice President, Institutional Director

Kevin D. Simpson, CTFA

Senior Vice President, Market Director - Bowling Green



Allen White, Jr., AAMS, CTFA Senior Vice President, Market Director - Danville

Jeff Zinger

Senior Vice President, Lending Manager, Growth Markets

Shelley Bigelow, CTFA, NSSA Vice President, Senior Trust Officer

John Cadwell

Vice President,

Wealth Management Advisor

Jamie Eads, APR, AIF

Vice President, Institutional Specialist

Cameron Freeman

Vice President, Commercial Relationship Manager

Joanna Futrell

Vice President, Commercial Relationship Manager

Laura Jones, J.D., CTFA Vice President, Senior Trust Officer

Clint Long

Vice President, Institutional Investment Consultant

Gordon Mullis, J.D.

Vice President, Trust Officer

Katy Neyhouse, CTFA, NSSA Vice President, Trust Officer

Sam Pollom, J.D., CTFA Vice President,

Director of Compliance
Cassie Scott, CTOP

Vice President, Director of Operations

John Smith

Vice President, Commercial Relationship Manager

Lee Walker

Vice President, Senior Portfolio Manager

Ralph "Bud" Watson, II., CPA Vice President, Senior Wealth Management Advisor

Rodney Wesley

Vice President, Private Banker

Tim Yessin

Vice President, Wealth Management Advisor

Nikolaus Smither, CFA Assistant Vice President,

Portfolio Manager

Judy Walker

Assistant Vice President, Trust Administrator



BOYLE

- Clay Albright
 Caldwell Stone Company
- Scott Bottoms
 President, Danville Office Equipment
- Mary Ann Wilder Brown Funeral Director

- Jerry M. Germann
 Farmer & Businessman
- Morton M. Hoagland Retired Banker
- Daniel McKay
 Ephraim McDowell Health, CEO
- Mark Morgan Attorney
- Tom Poland Businessman & Retired Banker
- Mark WardOptometrist

CASEY

- Anna Lou Tarter-Smith
 Tarter Industries
- Joey Tucker
 RJ's Equipment & More

- Teresa Thompson
 Owens Construction
- Brent Ware
 Retired Agriculture Teacher/FFA Director
 (Casey County High School) & Farmer
- Breece Hayes
 Breece Hayes DC, PSC Coordinator

GARRARD

- Deonica Asbery Realtor
- Matthew Barsotti
 Retired Businessman
- Mary Adrianne Davis
 Garrard County Schools

- Jason Gaffney Farmer
- Jason Hensley Businessman
- Billy V. Lanham Retired Banker

- Tommy Noe Garrard County Farm Bureau
- Darren Taul, DVM
 Veterinarian

LINCOLNE

- Samuel T. Adams
 Farmer
- Sonja Bratcher
 Kentucky Farm Bureau, Agent
- David Campbell Farmer
- Daryl K. Day
 Lincoln County Attorney

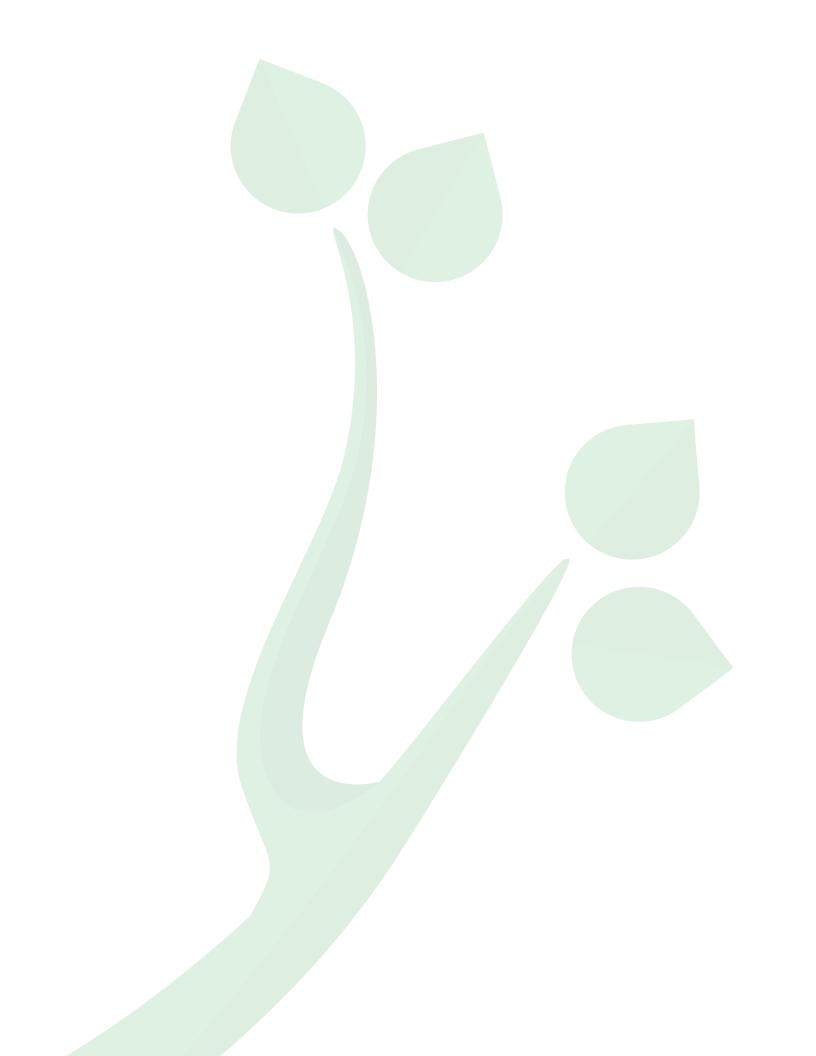
- James Mack Dunn Businessman
- H. Richard Faulkner Retired Businessman
- Sheree H. Gilliam Retired Businesswoman
- Ina Glass
 Vice President of Outpatient Care & Administration
- Bill Payne Farmer
- George O. (Sonny) Spoonamore Lincoln County Court Clerk

MERCER

- David BakerFarmer
- Susan Thompson Barrington
 Retired State Park Superintendent
- Don Carney
 Retired Banker
- Dale Cinnamon
 Retired Banker

- Samuel Dixon Dedman
 Businessman
- LeMayne Ellis, DVM Veterinarian
- Jeffery Klosterman, OD Optometrist
- Margaret Meredith CPA

- Larry Royalty
 Retired Banker
- David Taylor Attorney
- John Trisler
 Retired IBM Official & County Judge Executive





P.O. Box 28 • 304 West Main Street | Danville, Kentucky 40423 www.fnbky.com | www.wealthsouth.com