

2024

ANNUAL
REPORT

Farmers
NATIONAL BANK

WEALTHSOUTH

FNB
Investment Services

A Wholly Owned Subsidiary
of Boyle Bancorp, Inc





Your *Lifetime* Bank

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

www.fnbky.com



NOTICE TO SHAREHOLDERS

Notice of Availability

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

The audited financial statements will be available no later than April 30, 2025. Please e-mail Morgan Shiflet at morgan.shiflet@fnbky.com if you would like a copy.

ANNUAL MEETING

The Annual Meeting of Shareholders will be held at Third Street Methodist Church, 119 South Third Street, Danville, Kentucky 40422, **Tuesday, May 27, 2025, at 11:00 am**, EDT. Formal notice has been sent to the shareholders of record with this report.

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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 Short Town 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

Thank you for your continued investment in Boyle Bancorp, Inc. and thereby, The Farmers National Bank. Management and the board of directors are pleased to provide information in this annual report that highlights another successful year for our company.

Earnings grew 4.32% in 2024 while maintaining a relatively flat balance sheet amid interest rate and economic uncertainty. Earnings Per Share (EPS) of \$13.40 exceeded 2023 by 5.18%. Loan growth was consistent throughout the year. The loan portfolio grew 11.52% year over year. Shareholders Equity increased 8.32%. This is after moving our dividend to shareholders from \$.75 per share in the first quarter to \$.90 per share in the fourth quarter.

WealthSouth, our asset management and commercial lending division, hit a couple significant milestones in 2024. Assets under management exceeded \$1 billion, assets under advisement were over \$4.4 billion. Loans made by our WealthSouth lenders account for \$270 million in loans outstanding which represents 38% of the bank's total loans. WealthSouth collectively accounted for \$7 million of our Net Income Before Tax (almost 49% of our total NIBT) last year.

Recognizing an opportunity to continue growing our Bowling Green market, we purchased newly developed office space located just off Scottsville Rd. The new location is well located with great access for our clients. It also allowed us space to add staff. I'm pleased to announce the hiring of Steve Graham as a Senior Commercial Relationship Manager. Steve has more than 30 years of banking experience. Adam Yates joined the Bowling Green office as a Wealth Management Advisor. Adam has 18 years of experience in wealth management. In the Lexington Office of WealthSouth, we hired Kathleen Cinnamon as a Private Banker. Kathleen will also assist in our Bowling Green and Evansville WealthSouth offices.

In addition to the new hires in WealthSouth, we hired Todd Harne to lead our Casey County Market. Todd is well known in the area, having worked in the gate industry for many years. He and his team are on the right track to make our bank a major player in that market.

Last year, two long-time employees retired. Judy Walker retired after 10 years of service. Judy served in our Danville WealthSouth office as a Trust Administrator. Tammy McQueen retired after a 27-year career in the Casey County market. Tammy was instrumental in helping Farmers Deposit Bank customers transition to The Farmers National Bank in her time with us.

We believe strongly in developing talent from within, and our focus on succession planning continues to benefit us as long-term employees retire, and growth creates new opportunities for advancement. Jamie Douglas was promoted to AVP, Loan Officer, Casey County; Jeremy Hardin AVP, Ag and Commercial Lender, Mercer County; Talisa Lay AVP, Retail Branch Manager, Harrodsburg. Katrina Salyers was hired in

2024 as AVP, Loan Officer, Lancaster, bringing extensive experience in mortgage lending to that market. We also hired Tanner Barnes as AVP, Equine and Commercial Lender. Succession planning is key to a smooth transition, and I'm pleased we have been able to add Katrina and Tanner.

Looking ahead, we expect our balance sheet to grow, moving us closer to permanently eclipsing the \$1 billion mark in total assets. We are off to a great start in 2025 and expect to meet or exceed our earnings budget. Accomplishing this would lead to a fifth straight year of record earnings. To accomplish our goals, we will need modest loan growth to continue throughout the year and interest rates to stabilize. Our loan growth goal is just north of \$40 million. Speaking of goals, I'm pleased to let you know we are well of head of our latest 5-7 year strategic financial performance targets, which we modeled for the board through 2030. This year we will expand our Evansville Market by adding a second lender and wealth management advisors. Deposit growth is a priority. Brandon Drake and Blake Mason are leading our efforts to grow core deposits this year.

We are developing an "Investor Relations" page on the Farmers National Bank website. The page will provide an overview of Boyle Bancorp, Inc. (BYLB), the benefits of owning BYLB, information on how to purchase additional shares, and a link to our most recent annual report. This page will also become a go-to location for shareholder news and announcements, as well as another way to review my quarterly letters and the annual report publication.

This report contains the usual Financial Highlights and Financial Statements sections. Full audited financials will be available no later than April 30, 2025. We are happy to provide a copy to anyone wishing to have the full report once available. Please email Morgan Shiflet at morgan.shiflet@fnbky.com if you would like a copy.

As always, your continued support as a shareholder is appreciated. We continue to focus on adding long-term shareholder value and I hope based on the performance noted in this annual report you agree with me that we are doing that. 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

BALANCE SHEET ITEMS

	2024	2023	% of Change
Assets	\$ 967,118	\$ 958,839	+ 0.86%
Deposits	878,718	877,348	+ 0.16%
Loans (net)	709,837	636,511	+ 11.52%
Stockholders' Equity	78,492	72,464	+ 8.32%

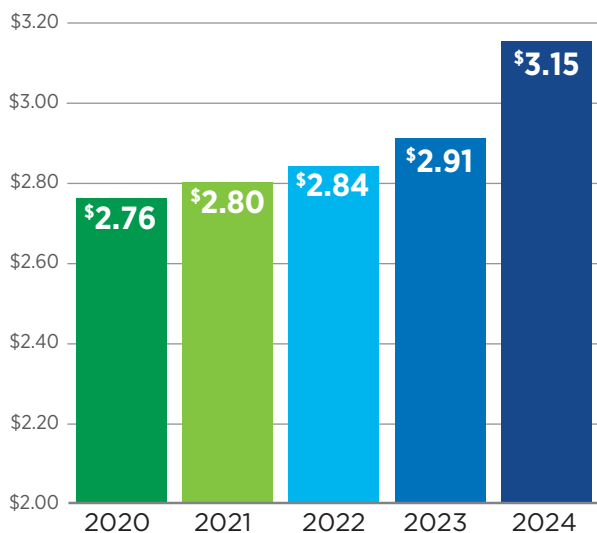
OPERATIONS

	2024	2023	% of Change
Net Income	11,526	11,049	+ 4.32%
Net Income per Share	13.40	12.74	+ 5.18%
Dividends Paid	2,706	2,523	+ 7.25%
Dividends Paid per Share	3.15	2.91	+ 8.25%

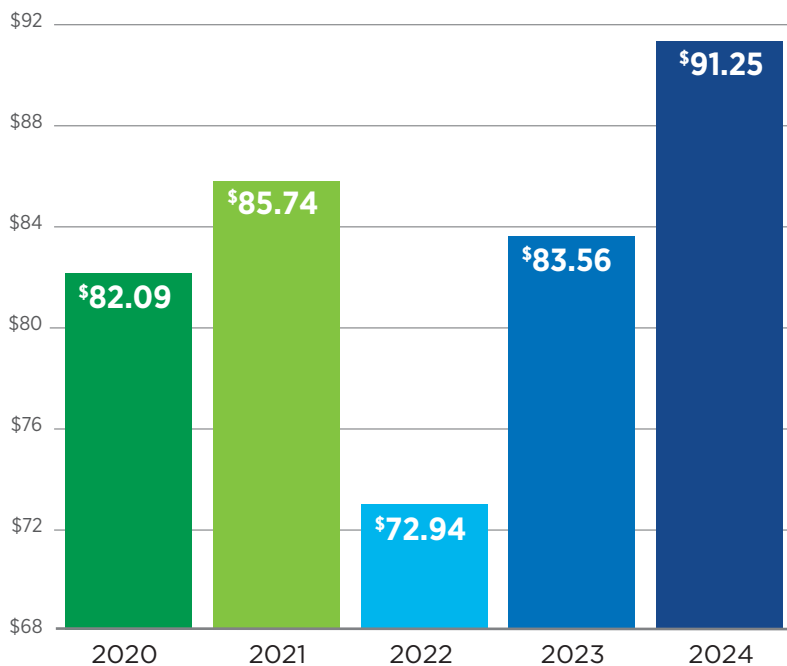
PERFORMANCE RATIOS

	2024	2023
Equity to Assets (averages)	7.87%	7.41%
Return on Average Assets	1.19%	1.23%
Return on Average Equity	15.17%	16.67%

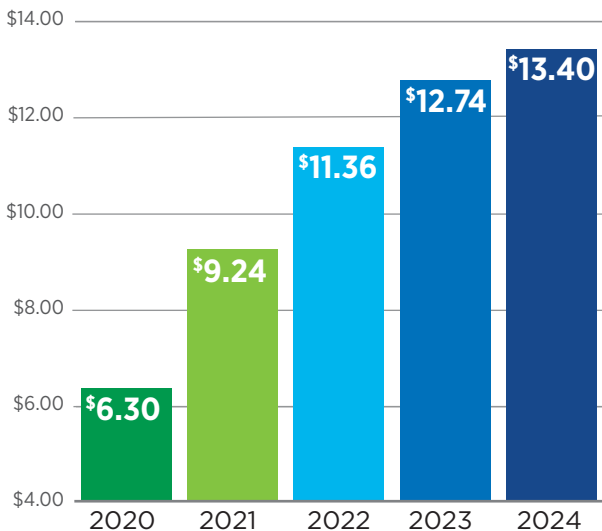
DIVIDENDS PER SHARE



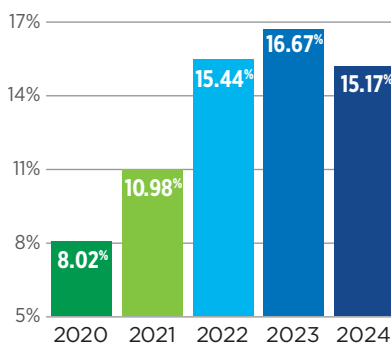
BOOK VALUE PER SHARE



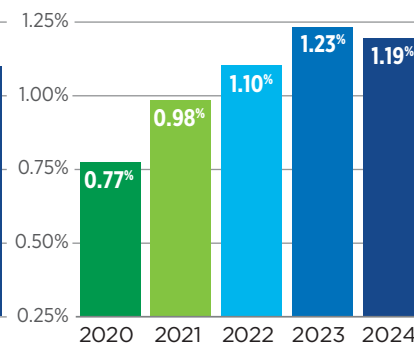
EARNINGS PER SHARE



RETURN ON AVERAGE EQUITY



RETURN ON AVERAGE ASSETS



December 31, 2024 (unaudited) and 2023
(dollars in thousands)

	<u>2024</u>	<u>2023</u>
ASSETS		
Cash and due from banks	\$ 34,548	\$ 91,733
Federal funds sold	—	2,424
CASH AND CASH EQUIVALENTS	34,548	94,157
Debt securities available for sale	179,502	189,985
Loans, net of allowance for credit losses of \$9,480 and \$8,765 at December 31, 2024 and 2023, respectively	709,837	636,511
Federal Reserve and Federal Home Loan Bank stock	1,395	1,186
Premises and equipment, net	15,698	14,722
Right-of-use assets	976	1,326
Accrued interest receivable	4,404	3,722
Goodwill	2,619	2,619
Deferred tax asset	6,973	6,333
Other assets	11,166	8,278
TOTAL ASSETS	\$ 967,118	\$ 958,839

LIABILITIES AND STOCKHOLDERS' EQUITY

Liabilities

Deposits

Demand	\$ 180,092	\$ 176,729
Savings, NOW and money market	604,882	634,742
Time	93,744	65,877

TOTAL DEPOSITS	878,718	877,348
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Operating lease liabilities	962	1,327
Other liabilities	8,946	7,700

TOTAL LIABILITIES	888,626	886,375
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Stockholders' Equity

Common stock, \$0.40 par value; 2,500,000 shares authorized, 858,218 (2024) and 865,603 (2023) shares issued and outstanding	343	346
Additional paid-in capital	4,436	4,466
Retained earnings	90,124	81,853
Accumulated other comprehensive loss	(16,411)	(14,201)

TOTAL STOCKHOLDERS' EQUITY	78,492	72,464
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TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 967,118	\$ 958,839
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December 31, 2024 (unaudited) and 2023

(dollars in thousands except per share data)

	2024	2023
INCOME & EXPENSES		
Interest Income		
Loans, including fees	\$ 41,470	\$ 34,199
Debt securities		
Taxable	3,257	3,562
Tax-exempt	2,697	2,831
Dividends on Federal Reserve and Federal Home Loan Bank Stock	96	107
Federal funds sold and deposits with financial institutions	3,276	2,446
TOTAL INTEREST INCOME	50,796	43,145
Interest Expense		
Deposits	18,201	11,801
TOTAL INTEREST EXPENSE	18,201	11,801
Net Interest Income	32,595	31,344
Provision for credit losses	1,239	1,312
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	31,356	30,032
Non-interest Income		
Fiduciary activities	6,261	5,679
Customer service fees	5,385	5,135
Brokerage and insurance services	2,776	2,361
Net gain on mortgage loan sales	19	11
Net realized gains on available for sale securities	5	—
Other	1,171	240
TOTAL NON-INTEREST INCOME	15,617	13,426
Non-Interest Expense		
Salaries and benefits	20,307	18,271
Occupancy	2,844	2,982
Data processing	3,354	2,686
Professional fees	1,007	790
Federal Deposit Insurance Corporation assessment	556	489
Net realized loss on available for sale securities	—	595
Other	4,364	3,607
TOTAL NON-INTEREST EXPENSE	32,432	29,420
Income Before Income Taxes	14,541	14,038
Provision for Income Taxes	3,015	2,989
NET INCOME	\$ 11,526	\$ 11,049
BASIC EARNINGS PER SHARE	\$ 13.40	\$ 12.74

December 31, 2024 (unaudited) and 2023
(dollars in thousands, except share and per share data)

	Common Stock		Additional	Retained	Accumulated	Total
	Shares	Amount	Paid-In	Earnings	Other	Stockholders
			Capital		Comprehensive	Equity
					Income (loss)	
BALANCE, JANUARY 1, 2023	868,059	\$ 347	\$ 4,477	\$ 74,022	\$ (15,527)	\$ 63,319
Impact of adoption of ASC 326	—	—	—	(511)	—	(511)
Net Income	—	—	—	11,049	—	11,049
Other comprehensive loss income	—	—	—	—	1,326	1,326
Dividends on common stock, \$2.91 per share	—	—	—	(2,523)	—	(2,523)
Repurchase of common stock	(2,456)	(1)	(11)	(184)	—	(196)
BALANCE, DECEMBER 31, 2023	865,603	\$ 346	\$ 4,466	\$ 81,853	\$ (14,201)	\$ 72,464
Net Income	—	—	—	11,526	—	11,526
Other comprehensive loss	—	—	—	—	(2,210)	(2,210)
Dividends on common stock, \$3.15 per share	—	—	—	(2,706)	—	(2,706)
Repurchase of common stock	(7,385)	(3)	(30)	(549)	—	(582)
BALANCE, DECEMBER 31, 2024	858,218	\$ 343	\$ 4,436	\$ 90,124	\$ (16,411)	\$ 78,492

December 31, 2024 (unaudited) and 2023
(dollars in thousands)

	2024	2023
CASH FLOWS		
Operating Activities		
Net Income	\$ 11,526	\$ 11,049
Items not requiring (providing) cash		
Depreciation and amortization	953	963
Provision for credit losses	1,239	1,312
Amortization of premiums and discounts on debt securities	374	55
Amortization of intangibles	55	100
Net realized gain on premises and equipment	(12)	(69)
Deferred income taxes	95	(331)
Net realized (gain) loss on available for sale debt securities	(5)	595
Changes in:		
Interest receivable	(682)	(439)
Right-of-use assets	169	225
Other assets	(2,943)	(1,100)
Operating lease liability	(175)	(234)
Other liabilities and interest payments	1,662	183
NET CASH PROVIDED BY OPERATING ACTIVITIES	12,256	12,309
Investing Activities		
Purchases of available for sale debt securities	(7,267)	(15,850)
Proceeds from maturities, calls and paydowns of available for sale debt securities	13,996	21,092
Proceeds from the sale of available for sale debt securities	440	12,034
(Purchase) redemption of Federal Reserve and other bank stock	(209)	1,044
Net change in loans	(74,981)	(78,793)
Purchase of premises and equipment	(1,938)	(183)
Proceeds from the sale of premises and equipment	12	137
NET CASH USED IN INVESTING ACTIVITIES	(69,947)	(60,519)
Financing Activities		
Net increase in deposits	1,370	3,261
Repurchase of common stock	(582)	(196)
Dividends paid	(2,706)	(2,523)
NET CASH (USED IN) PROVIDED BY FINANCING ACTIVITIES	(1,918)	542
Decrease in cash and cash equivalents	(59,609)	(47,668)
Cash and cash equivalents, Beginning of Year	94,157	141,825
CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 34,548	\$ 94,157
Supplemental Cash Flow Information		
Interest paid	\$ 18,148	\$ 11,718
Income taxes paid	2,732	2,950
Impact of adoption of ASC 326	—	(511)

Bob Baughman
Vickie Carman
Jeremy Frye
Joanna Futrell
Sarah Orberson

Tammy Sallee
Katie Townes
Holly Turney
John Wickliffe

Katy Bramel

Scott Dickison

Brian Reynolds

Jeff Joiner
Mary Richey

Brandi Todd
Kasey Wilson

Marty Gibson

Tanya Reynolds

Lisa Bottom

Yvonne Gooch





TAMMY MCQUEEN

24 Years of Service - Farmers Deposit Bank
3 Years of Service - Farmers National Bank

Retired: January 2024



JUDY WALKER

10 Years of Service

Retired: March 2024



JAMIE DOUGLAS

Assistant Vice President, Loan Officer

Promotion: January 2024



JEREMY HARDIN

Assistant Vice President,
Agricultural & Commercial Loan Officer

Promotion: June 2024



TALISA LAY

Assistant Vice President,
Retail Branch Manager, Harrodsburg

Promotion: August 2024



TODD HARNE

Vice President,
Casey County Market Manager

Hire Date: February 2024

STEVE GRAHAM

Vice President, Senior Commerical
Relationship Manager - Wealthsouth

Hire Date: June 2024



ADAM YATES

Vice President, Wealth Management
Advisor - Wealthsouth

Hire Date: September 2024



TANNER BARNES

Assistant Vice President,
Equine Lending

Hire Date: January 2024



KATRINA SALYERS

Assistant Vice President,
Loan Officer

Hire Date: July 2024



KATHLEEN CINNAMON

Assistant Vice President - Wealthsouth
Private Banker

Hire Date: September 2024



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

Robert (Bob) Baughman
Vice President,
Business Development Officer

Jennifer Cochran, CAMS
Vice President, BSA Officer

Kim Elliott
Vice President, Loan Officer

Angela Frisby
Vice President, Loan Officer

Sharon K. Howell, CFMP
Vice President,
Director of Marketing

Ronda Nolan
Vice President, Internal Auditor

Christa Owen, CRCM, JM
Vice President,
Chief Compliance Officer

Mary Richey
Vice President,
Assistant Retail Banking Manager

Dalton Southerland
Vice President,
Commercial Loan Officer

Brant Welch
Vice President, Customer
Experience Manager

Tanner Barnes
Assistant Vice President,
Equine Lending

Greg Branam
Assistant Vice President,
Credit Administration

Rob Caudill
Assistant Vice President,
Commercial Loan Officer

Courtney Crowe
Assistant Vice President,
Senior Loan Operations Specialist

Scott Dickison
Assistant Vice President,
Credit Analyst

Jeremy Hardin
Assistant Vice President,
Agricultural & Commercial
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,
Lead Business Development Officer

Lori Munford
Assistant Vice President,
Senior Centralized Processor

Beth Pike
Assistant Vice President,
Treasury Operations Manager

Marie Rice
Assistant Vice President,
Main Office Retail Manager

Brandi Todd
Assistant Vice President,
Operations Manager

Kasey Wilson
Assistant Vice President,
Deposit Operations Manager

EAST MAIN

Josh Ford
Assistant Vice President,
East Main Branch Manager

HARRODSBURG BANKING CENTER

Jimmy Drakeford
Vice President, Mercer County
Market Manager

Talisa Lay
Assistant Vice President, Retail
Branch Manager

JUNCTION CITY BANKING CENTER

Amanda Taylor
Assistant Vice President,
Junction City Branch Manager

LANCASTER BANKING CENTER

Chris Davis
Vice President,
Garrard County Market Manager

Katrina Salyers
Assistant Vice President,
Loan Officer

LIBERTY BANKING CENTER

Todd Harne
Vice President, Casey County Market
Manager

Leslie Brown
Assistant Vice President,
Retail Banking Manager

Jamie Douglas
Assistant Vice President,
Loan Officer

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

Sam Pollom, J.D., CTFA, CFP
Senior Vice President,
Market Manager - Danville

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

Kevin D. Simpson, CTFA
Senior Vice President,
Market Director - Bowling Green

Darren Spainhoward
Senior Vice President,
President, Evansville Market

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

Joanna Futrell
Vice President, Commercial
Relationship Manager

Steve Graham
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 Compliance Officer

Katy Neyhouse, CTFA, NSSA
Vice President, Trust Officer

Cassie Scott, CTOP
Vice President,
Director of Operations

John Smith
Vice President, Commercial
Relationship Manager

Lee Walker
Vice President,
Senior Portfolio Manager

Adam Yates
Vice President,
Wealth Management Advisor

Tim Yessin
Vice President, Wealth
Management Advisor

Steven (Steve) Zietz
Vice President,
Chief Operations Officer

Kathleen Cinnamon
Assistant Vice President,
WealthSouth Private Banker

Nikolaus Smither, CFA
Assistant Vice President,
Portfolio Manager



JOHN C. ALBRIGHT
Caldwell Stone Company



LOUIS M. BETO, DMD
Retired Oral &
Maxillofacial Surgeon



ROBERT I. CALDWELL
Central Seal Company,
Semi-Retired



GREG W. CAUDILL
Retired Banker



M. TRAVIS COX
KSC Ventures



LOGAN H. GERMANN
Businessman



J. MARTIN GIBSON
President/CEO



JOHN B. HELM
Farmer & Auctioneer



HUGH GATES HINES III
Businessman & Farmer



HENRY VINCENT PENNINGTON III
Sheehan, Barnett, Dean,
Pennington, Dexter & Tucker PSC



PATTI J. POWELL
Stuart Powell Ford-Mazda



ERIN M. RING, CPA
Central Seal Company



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



BOYLE COUNTY

- **Clay Albright**
Caldwell Stone Company
- **Scott Bottoms**
President, Danville Office Equipment
- **Jerry M. Germann**
Farmer & Businessman
- **Morton M. Hoagland**
Retired Banker
- **Dr. Justin Kolasa, MD**
Oral & Maxillofacial Surgery
- **Daniel McKay**
Ephraim McDowell Health, CEO
- **Mark Morgan**
Attorney
- **Dr. Lisa Neal, DMD**
Danville Family Dentistry
- **Tom Poland**
Businessman & Retired Banker
- **Mark Ward**
Optometrist

CASEY COUNTY

- **Breece Hayes**
Breece Hayes DC
PSC Coordinator
- **Teresa Thompson**
Owens Construction
- **Joey Tucker**
RJ's Equipment & More
- **Brent Ware**
Retired Agriculture Teacher/FFA
Director (Casey County High School)
& Farmer
- **Bart Woodrum**
Large Animal Composting of
Kentucky

GARRARD COUNTY

- **Deonica Asbery**
Realtor
- **Jared Ayres**
Ayres Livestock, LLC
- **Matthew Barsotti**
Retired Businessman
- **Eric Caldwell**
Docubit
- **Mary Adrienne Davis**
Garrard County Schools
- **Jason Gaffney**
Farmer
- **Jason Hensley**
Businessman
- **Ryan Hulett**
Hulett Properties
- **Billy V. Lanham**
Retired Banker
- **Tommy Noe**
Garrard County Farm Bureau

LINCOLN COUNTY

- **Mary Adams**
Lincoln County Property
Valuation Administrator
- **Sonja Bratcher**
Lincoln County
Farm Bureau
- **David Campbell**
Farmer
- **Daryl K. Day**
Attorney
- **James Mack Dunn**
Businessman
- **Sheree H. Gilliam**
Retired Businesswoman
- **Ina Glass**
Retired Healthcare Professional
- **Nancy Jackson**
Lincoln County Court Clerk
- **Bill Payne**
Farmer

MERCER COUNTY

- **David Baker**
Farmer
- **Susan Thompson Barrington**
Retired State Park Superintendent
- **Don Carney**
Retired Banker
- **Dale Cinnamon**
Retired Banker
- **Richard Dartt**
Baker Dartt, LLC, Farmer
- **Samuel Dixon Dedman**
Businessman
- **LeMayne Ellis, DVM**
Veterinarian
- **Andy Langham**
Langham & Sons Roofing
- **Larry Royalty**
Retired Banker
- **David Taylor**
Attorney
- **John Trisler**
Retired IBM Official &
County Judge Executive
- **Bruce Wade**
Farmer

OUR VALUES

We *welcome* and *care*
about serving all.

We strengthen our *communities*.

We demonstrate *uncompromising* ethics.

We commit to be a *rewarding* workplace.

OUR PURPOSE

We aspire to *provide comprehensive solutions* that create *financial well-being* for our customers and *economic empowerment* in our communities.



EST. IN

1879



WEALTHSOUTH



West Main Street
Danville, Kentucky 40423

fnbky.com
wealthsouth.com