

# 2025 ANNUAL REPORT

A Wholly Owned Subsidiary  
of Boyle Bancorp, Inc.

  
**Farmers**  
NATIONAL BANK

WE  LTHSOUTH

  
**FNB**  
Investment Services





Your *Lifetime* Bank

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

[www.fnbky.com](http://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, 2026. Please e-mail Morgan Shiflet at [morgan.shiflet@fnbky.com](mailto: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 26, 2026, at 11:00 am**, EST. Formal notice has been sent to the shareholders of record with this report.

## CONTENTS

- 1 Letter to Shareholders
- 2 Financial Highlights
- 3-6 Financial Statements
- 7 Years of Service
- 8-10 Retirees, New Hires & Officer Promotions
- 11 Officers
- 12 Board of Directors
- 13 Community Boards

## 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

Your bank achieved several milestones in 2025 including record highs in asset size, loans outstanding, earnings per share and shareholders' equity. As we continue hitting and, in most cases, exceeding our strategic financial goals, we see an opportunity to add key staff in revenue producing positions as well as a few critical support roles. You will learn who a few of those highly talented folks are later in this letter. In addition to our great financial success in 2025, we also saw our BYLB share value increase from \$84.70 to over \$113.00 per share at year end. 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.

Throughout 2025 we exceeded expectations for both asset growth and earnings. Earnings grew 15.17% in 2025 and total assets grew \$24.4 million year-over-year. 2025 marks the fifth year in a row for annualized record earnings. Earnings Per Share (EPS) of \$15.47 were \$1.51 ahead of budget expectations. Loan growth across our entire footprint was robust. We grew loans outstanding by \$57.7 million or 8.12%. We strengthened our equity and capital positions throughout 2025, while increasing our dividend to shareholders.

The financial performance over the past few years has been a result of our foundational pursuit to carry out our strategic planning. Organic growth and expansion of our WealthSouth unit continue to be clear paths for success. However, as the banking industry continues to contract by way of acquisition, we believe there are opportunities to find a bank willing to sell that would align with our strategic objectives. It is critically important that any such opportunity fit culturally, have a clear path for continued growth and ultimately enhance shareholder value.

WealthSouth, our asset management and commercial lending division, experienced continued growth, hitting new highs in assets under management and assets under administration. At year end, the unit had \$1.347 billion in assets under management and \$5.05 billion in assets under administration. At year end, WealthSouth commercial lending accounted for \$290 million of our total loan portfolio. WealthSouth generated \$9.96 million in Net Income Before Tax (almost 60% of our total NIBT) last year.

Our Lexington WealthSouth team moved into a new location this past November. We purchased 333 East Main St, Suite 120 in downtown Lexington. This new location is customer friendly with ample parking and visibility from Main Street. It also gives us additional room to grow in the Lexington Market.

Building on our success, we will need to continue hiring talented folks who we believe best fit our culture. To that end, we made a few of those hires in 2025. I'm pleased to announce the hiring of Bryce Taylor, VP, Commercial Relationship Manager. Bryce is in our WealthSouth Evansville, IN office. We also hired Will Davis. Will serves as VP, Senior Wealth Management Advisor and works out of our Danville WealthSouth office. Jason Bisher was hired as VP, Garrard County Market Manager. Ricky Peterson has joined our Garrard County team as VP, Commercial Loan Officer, with more than 20 years of experience in commercial lending. Chris Zollner joined us as AVP, Commercial Loan Officer in Danville. Holly Christopher

also joined us as AVP, Commercial Loan Officer in Danville. Greg Mason was hired as a VP, Regional Business Development Officer. Finally, Jacob Carter joined the Casey County Market as AVP, Loan Officer.

Several folks were promoted in 2025. Brandi Todd was promoted to VP, Operations Manager. Jeremy Leigh was promoted to VP, Technology Manager. Witten Hayes was promoted to VP, Loan Operations Manager. Blake Mason was promoted to VP, Lead Business Development Officer. Rob Caudill was promoted to VP, Commercial Loan Officer. Jeremy Frye was promoted to AVP, Trust Officer. Glenna Worthington was promoted to AVP, Retail Branch Manager. Erica Miller was promoted to AVP, Retail Branch Manager. Lorie Munford was promoted to AVP, Compliance Officer. Courtney Bryant was promoted to AVP, Associate Loan Operations Manager.

While we are excited about our new hires and promotions, we want to celebrate the careers of a few long-time employees who decided to enter the ranks of retirement. Last year, we had three long-term employees retire. Sharon Gambrel-McElroy retired after 17 years of service from FNB Investments. Sharon served clients in our Harrodsburg office. Marvin Marshbanks retired after 17 years of service from FNB Investments. Marvin primarily served clients in Lincoln and Garrard Counties. Anne Curry retired after more than 18 years of service. Anne served as our Retail Branch Manager in our Harrodsburg office.

I want to remind you of our "Investor Relations" page on the Farmers National Bank website. This page is a resource for up-to-date information including the most recent shareholder letter. The page provides an overview of BYLB, information on how to purchase additional shares, and a link to our most recent annual report. This page will also be used for any additional shareholder news and announcements, as well as another way to share our 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, 2026. 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

	2025	2024	% of Change
Assets	\$ 991,526	\$ 967,118	+ 2.52%
Deposits	888,674	878,718	+ 1.13%
Loans (net)	767,497	709,837	+ 8.12%
Stockholders' Equity	94,825	78,492	+ 20.81%

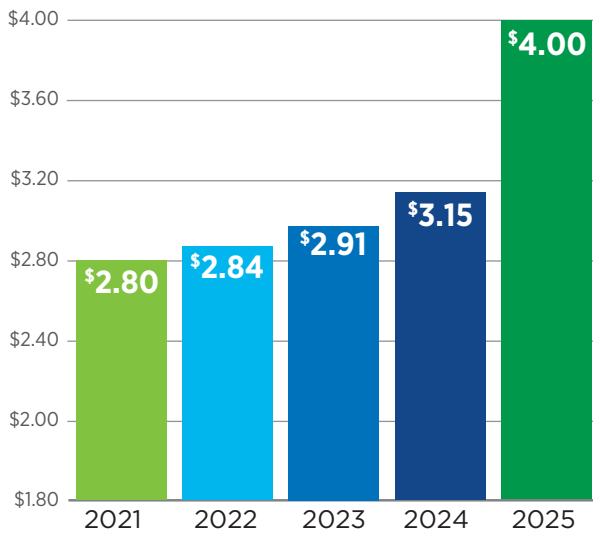
### OPERATIONS

Net Income	13,274	11,526	+ 15.17%
Net Income per Share	15.47	13.40	+ 15.45%
Dividends Paid	3,432	2,706	+ 26.83%
Dividends Paid per Share	4.00	3.15	+ 26.98%

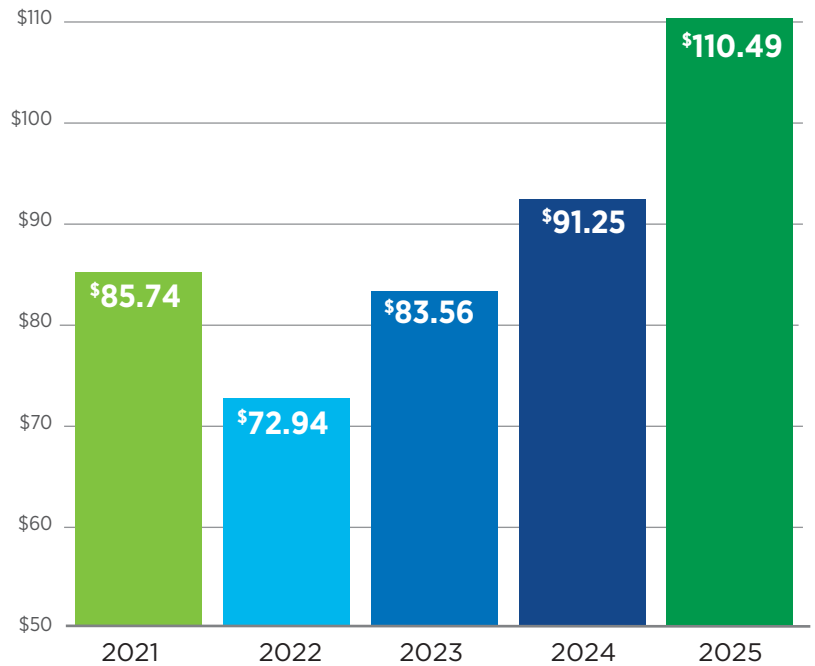
### PERFORMANCE RATIOS

Equity to Assets (averages)	8.60%	7.87%
Return on Average Assets	1.31%	1.19%
Return on Average Equity	15.25%	15.17%

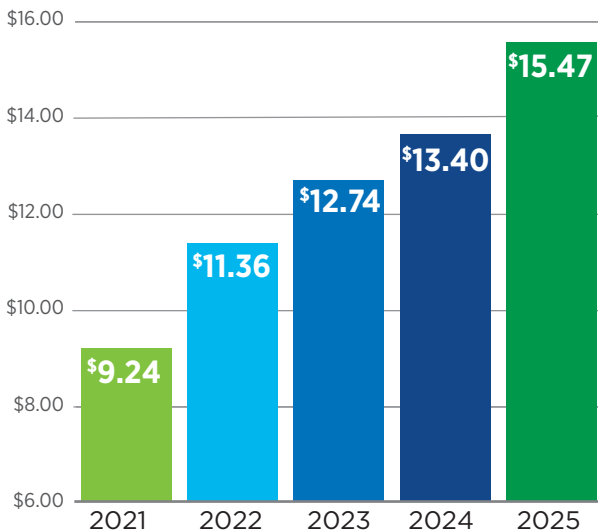
DIVIDENDS PER SHARE



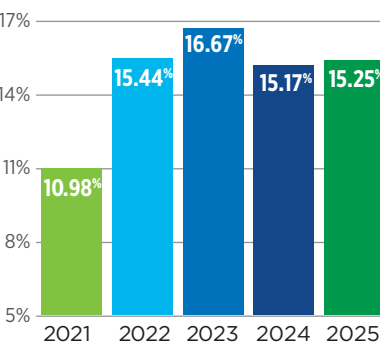
BOOK VALUE PER SHARE



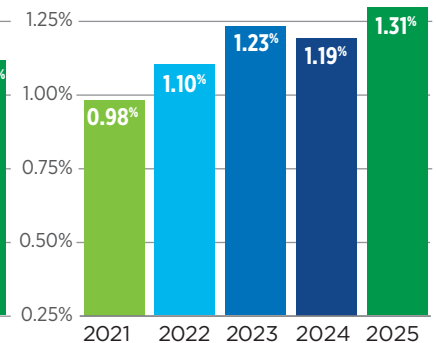
EARNINGS PER SHARE



RETURN ON AVERAGE EQUITY



RETURN ON AVERAGE ASSETS



**December 31, 2025 (unaudited) and 2024**  
(dollars in thousands)

	<u>2025</u>	<u>2024</u>
<b>ASSETS</b>		
Cash and due from banks	\$ 32,880	\$ 34,548
Federal funds sold	1,827	-
<b>CASH AND CASH EQUIVALENTS</b>	<b>34,707</b>	<b>34,548</b>
Debt securities available for sale	144,794	179,502
Loans, net of allowance for credit losses of \$10,100 and \$9,480 at December 31, 2025 and 2024, respectively	767,497	709,837
Premises and equipment, net	20,092	15,698
Right-of-use assets	-	976
Federal Reserve and Federal Home Loan Bank stock	1,472	1,395
Accrued interest receivable	4,333	4,404
Goodwill	2,619	2,619
Deferred tax asset	4,865	6,973
Other real estate owned	79	-
Other assets	11,068	11,166
<b>TOTAL ASSETS</b>	<b>\$ 991,526</b>	<b>\$ 967,118</b>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
Deposits		
Demand	\$ 167,723	\$ 180,092
Savings, NOW and money market	606,259	604,882
Time	114,692	93,744
<b>TOTAL DEPOSITS</b>	<b>888,674</b>	<b>878,718</b>
Operating lease liabilities	-	962
Other liabilities	8,027	8,946
<b>TOTAL LIABILITIES</b>	<b>896,701</b>	<b>888,626</b>
<b>Stockholders' Equity</b>		
Common stock, \$0.40 par value; 2,500,000 shares authorized, 858,218 shares issued and outstanding		
	343	343
Additional paid-in capital	4,436	4,436
Retained earnings	99,966	90,124
Accumulated other comprehensive loss	(9,920)	(16,411)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>94,825</b>	<b>78,492</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>\$ 991,526</b>	<b>\$ 967,118</b>

**December 31, 2025 (unaudited) and 2024**  
(dollars in thousands except per share data)

	2025	2024
<b>INCOME &amp; EXPENSES</b>		
<b>Interest and Dividend Income</b>		
Loans, including fees	\$ 47,793	\$ 41,470
Debt securities		
Taxable	2,690	3,257
Tax-exempt	2,692	2,697
Dividends on Federal Reserve and Federal Home Loan Bank Stock	109	96
Federal funds sold and deposits with financial institutions	2,126	3,276
<b>TOTAL INTEREST INCOME</b>	<b>55,410</b>	<b>50,796</b>
<b>Interest Expense</b>		
Deposits	16,621	18,194
Federal Home Loan Bank advances	118	7
<b>TOTAL INTEREST EXPENSE</b>	<b>16,739</b>	<b>18,201</b>
<b>Net Interest Income</b>	<b>38,671</b>	<b>32,595</b>
Provision for credit losses	771	1,239
<b>NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES</b>	<b>37,900</b>	<b>31,356</b>
<b>Non-interest Income</b>		
Fiduciary activities	7,108	6,261
Customer service fees	5,743	5,385
Brokerage and insurance services	3,111	2,776
Net gain on mortgage loan sales	59	19
Net realized gains on available for sale securities	-	5
Other	551	1,171
<b>TOTAL NON-INTEREST INCOME</b>	<b>16,572</b>	<b>15,617</b>
<b>Non-Interest Expense</b>		
Salaries and benefits	22,110	20,307
Occupancy	3,298	2,844
Data processing	3,332	3,354
Professional fees	1,218	1,007
Federal Deposit Insurance Corporation assessment	521	556
Other real estate owned, net	22	-
Net realized loss on available for sale securities	2,446	-
Other	4,639	4,364
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>37,586</b>	<b>32,432</b>
Income before income taxes	16,886	14,541
Provision for income taxes	3,612	3,015
<b>NET INCOME</b>	<b>\$ 13,274</b>	<b>\$ 11,526</b>
<b>BASIC EARNINGS PER SHARE</b>	<b>\$ 15.47</b>	<b>\$ 13.40</b>

**December 31, 2025 (unaudited) and 2024**  
(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
					Loss	
<b>BALANCE, JANUARY 1, 2024</b>	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)
<b>BALANCE, DECEMBER 31, 2024</b>	858,218	\$ 343	\$ 4,436	\$ 90,124	\$ (16,411)	\$ 78,492
Net Income	—	—	—	13,274	—	13,274
Other comprehensive income	—	—	—	—	6,491	6,491
Dividends on common stock, \$4.00 per share	—	—	—	(3,432)	—	(3,432)
<b>BALANCE, DECEMBER 31, 2025</b>	858,218	\$ 343	\$ 4,436	\$ 99,966	\$ (9,920)	\$ 94,825

**December 31, 2025 (unaudited) and 2024**  
(dollars in thousands)

	2025	2024
<b>CASH FLOWS</b>		
<b>Operating Activities</b>		
Net Income	\$ 13,274	\$ 11,526
Items not requiring (providing) cash		
Depreciation and amortization	1,095	953
Provision for credit losses	771	1,239
Amortization of premiums and discounts on debt securities	486	374
Net realized losses on sale and writedowns of other real estate owned	22	-
Amortization of intangibles	55	55
Net realized gain on premises and equipment	-	(12)
Deferred income taxes	(50)	95
Net realized (gain) loss on available for sale debt securities	2,446	(5)
Changes in:		
Interest receivable	71	(682)
Right-of-use assets	95	169
Other assets	43	(2,943)
Operating lease liability	(104)	(175)
Other liabilities and interest payments	(854)	1,662
<b>NET CASH PROVIDED BY OPERATING ACTIVITIES</b>	<b>17,350</b>	<b>12,256</b>
<b>Investing Activities</b>		
Purchases of available for sale debt securities	(2,479)	(7,267)
Proceeds from maturities, calls and paydowns of available for sale debt securities	13,102	13,996
Proceeds from the sale of available for sale debt securities	29,802	440
Purchase of Federal Reserve and other bank stock	(77)	(209)
Net change in loans	(58,680)	(74,981)
Proceeds from sale of other real estate owned	83	-
Purchase of premises and equipment	(5,466)	(1,938)
Proceeds from the sale of premises and equipment	-	12
<b>NET CASH USED IN INVESTING ACTIVITIES</b>	<b>(23,715)</b>	<b>(69,947)</b>
<b>Financing Activities</b>		
Net increase in deposits	9,956	1,370
Repurchase of common stock	-	(582)
Dividends paid	(3,432)	(2,706)
<b>NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES</b>	<b>6,524</b>	<b>(1,918)</b>
Increase (decrease) in cash and cash equivalents	159	(59,609)
Cash and cash equivalents, Beginning of Year	34,548	94,157
<b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>	<b>\$ 34,707</b>	<b>\$ 34,548</b>
<b>Supplemental Cash Flow Information</b>		
Interest paid	\$ 16,583	\$ 18,148
Income taxes paid	3,445	2,732
Loans transferred to other real estate owned	184	-
Cancellation of lease	881	-

5 years

Ranee' Bruce  
Rob Caudill  
Kayla Gullett

10 years

Kathryn Aubrey  
Jamie Eads  
Robert Feenick

Kathleen Mudd  
Harriet Mullins

15 years

Thomas Hager

20 years

Sharon Keith  
Valery McMann  
Brandon Meek  
Katy Neyhouse

25 years

Adam Hopkins  
Hye Jones

35 years

Mary McKitric

40 years

Sharon Howell



*Sharon Gambrel-McElroy*

17 YEARS OF SERVICE

*Retired: January 2025*

*Anne Curry*

18 YEARS OF SERVICE

*Retired: April 2025*



*Marvin Marshbanks*

17 YEARS OF SERVICE

*Retired: December 2025*

*Thank you for all of your hard work!*

Welcome to the  
Team!



**JASON BISHER**

VICE PRESIDENT,  
GARRARD COUNTY  
MARKET MANAGER

*Hire Date: June 2025*



**RICKY PETERSON**

VICE PRESIDENT,  
COMMERCIAL  
LOAN OFFICER

*Hire Date: July 2025*



**GREG MASON**

VICE PRESIDENT,  
REGIONAL BUSINESS  
DEVELOPMENT OFFICER

*Hire Date: September 2025*



**BRYCE TAYLOR**

VICE PRESIDENT,  
COMMERCIAL  
RELATIONSHIP MANAGER  
WEALTHSOUTH

*Hire Date: March 2025*



**WILL DAVIS**

VICE PRESIDENT,  
SENIOR WEALTH  
MANAGEMENT ADVISOR  
WEALTHSOUTH

*Hire Date: October 2025*



**HOLLY CHRISTOPHER**

ASSISTANT VICE PRESIDENT,  
COMMERCIAL  
LOAN OFFICER

*Hire Date: September 2025*



**CHRIS ZOLLNER**

ASSISTANT VICE PRESIDENT,  
COMMERCIAL  
LOAN OFFICER

*Hire Date: September 2025*



**JACOB CARTER**

ASSISTANT VICE PRESIDENT,  
LOAN OFFICER

*Hire Date: November 2025*

# Congratulations!



**BRANDI TODD**  
VICE PRESIDENT,  
OPERATIONS MANAGER  
*Promotion: March 2025*



**JEREMY LEIGH**  
VICE PRESIDENT,  
TECHNOLOGY MANAGER  
*Promotion: March 2025*



**WITTEN HAYES**  
VICE PRESIDENT,  
LOAN OPERATIONS  
MANAGER  
*Promotion: June 2025*



**ROB CAUDILL**  
VICE PRESIDENT,  
COMMERCIAL  
LOAN OFFICER  
*Promotion: June 2025*



**BLAKE MASON**  
VICE PRESIDENT,  
LEAD BUSINESS  
DEVELOPMENT OFFICER  
*Promotion: June 2025*



**JEREMY FRYE**  
ASSISTANT VICE  
PRESIDENT,  
TRUST OFFICER  
WEALTHSOUTH - BG  
*Promotion: July 2025*



**GLENNA  
WORTHINGTON**  
ASSISTANT VICE  
PRESIDENT,  
RETAIL BRANCH  
MANAGER - PERRYVILLE  
*Promotion: June 2025*



**ERICA MILLER**  
ASSISTANT VICE  
PRESIDENT,  
GARLAND BRANCH  
MANAGER  
*Promotion: June 2025*



**LORIE MUNFORD**  
ASSISTANT VICE PRESIDENT,  
COMPLIANCE OFFICER  
*Promotion: December 2025*



**COURTNEY  
BRYANT**  
ASSISTANT VICE  
PRESIDENT,  
ASSOCIATE LOAN  
OPERATIONS MANAGER  
*Promotion: December 2025*

**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

**Rob Caudill**  
Vice President,  
Commercial Loan Officer

**Jennifer Cochran, CAMS**  
Vice President, BSA Officer

**Kim Elliott**  
Vice President, Loan Officer

**Angela Frisby**  
Vice President, Loan Officer

**Witten Hayes**  
Vice President,  
Loan Operations Manager

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

**Jeremy Leigh**  
Vice President,  
Technology Manager

**Blake Mason**  
Vice President,  
Lead Business Development Officer

**Greg Mason**  
Vice President,  
Regional Business Development  
Officer

**Ronda Nolan**  
Vice President, Internal Auditor

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

**Mary Richey**  
Vice President,  
Assistant Retail Banking Manager

**Brandi Todd**  
Vice President,  
Operations Manager

**Brant Welch, APR**  
Vice President, Customer  
Experience Manager

**Tanner Barnes**  
Assistant Vice President,  
Equine Lending

**Greg Branam**  
Assistant Vice President,  
Credit Administration

**Courtney Bryant**  
Assistant Vice President,  
Associate Loan Operations Manager

**Holly Christopher**  
Assistant Vice President,  
Commercial Loan Officer

**Scott Dickison**  
Assistant Vice President,  
Credit Analyst

**Carla Johnson**  
Assistant Vice President,  
Human Resources Generalist

**Steve Littlefield**  
Assistant Vice President  
Asset Resolution Manager

**Lorie Munford**  
Assistant Vice President,  
Compliance Officer

**Beth Pike**  
Assistant Vice President,  
Treasury Operations Manager

**Marie Rice**  
Assistant Vice President,  
Main Office Retail Manager

**Kasey Wilson**  
Assistant Vice President,  
Deposit Operations Manager

**Chris Zollner**  
Assistant Vice President,  
Commercial Loan Officer

#### EAST MAIN

**Josh Ford**  
Assistant Vice President,  
East Main Branch Manager

#### GARLAND BANKING CENTER

**Erica Miller**  
Assistant Vice President,  
Garland 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

**Jason Bisher**  
Vice President,  
Garrard County Market Manager

**Ricky Peterson**  
Vice President,  
Commercial Loan Officer

**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

**Jacob Carter**  
Assistant Vice President,  
Loan Officer

#### PERRYVILLE BANKING CENTER

**Lisa Bottom**  
Vice President,  
Perryville Market Manager

**Glenna Worthington**  
Assistant Vice President,  
Retail Branch Manager

#### STANFORD BANKING CENTER

**Sharon Keith**  
Vice President, Loan Officer

**Donya Saylor**  
Assistant Vice President,  
Lincoln County Market Manager

#### FNB INVESTMENT SERVICES

**Jeff Joiner, CWS, 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 Spainhower**  
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

**Will Davis**  
Vice President,  
Senior Wealth Management Advisor

**Jamie Eads, APR, AIF**  
Vice President,  
Institutional Specialist

**Joanna Futrell**  
Vice President, Commercial  
Relationship Manager

**Steve Graham**  
Vice President, Commerical  
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 Porter, CTOP**  
Vice President,  
Director of Operations

**Bryce Taylor**  
Vice President,  
Commercial Relationship Manager

**Lee Walker**  
Vice President,  
Senior Portfolio Manager

**J. Adam Yates, CFP**  
Vice President,  
Wealth Management Advisor

**Tim Yessin**  
Vice President, Wealth  
Management Advisor

**Kathleen Cinnamon**  
Assistant Vice President,  
WealthSouth Private Banker

**Jeremy Frye**  
Assistant Vice President,  
Trust Officer

**Nikolaus Smither, CFA**  
Assistant Vice President,  
Portfolio Manager



**JOHN C. ALBRIGHT**  
CALDWELL STONE COMPANY  
RETIRED



**LOUIS M. BETO, DMD**  
RETIRED ORAL &  
MAXILLOFACIAL SURGEON



**ROBERT I. CALDWELL**  
CENTRAL SEAL COMPANY  
SEMI-RETIRED



**GREG W. CAUDILL**  
RETIRED BANKER



**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 Quarry
- **Scott Bottoms**  
President, Danville Office Equipment
- **Samuel Dixon Dedman**  
Entrepreneur
- **Jerry Germann**  
Farmer
- **Logan Goggin**  
Farmer/Entrepreneur
- **Dr. Justin Kolasa, MD**  
Danville Oral & Maxillofacial Surgery & Implant Center
- **Daniel McKay**  
Ephraim McDowell Health, CEO
- **Dr. Lisa Neal, DMD**  
Danville Family Dentistry
- **Justin Roution**  
Doss & Horky, Inc.
- **Nate Smith**  
Chick-Fil-A of Danville, Owner/Operator

# CASEY COUNTY

- **Breece Hayes**  
Breece Hayes DC, PSC Coordinator
- **Todd Hoskins**  
Kentucky Farm Bureau
- **Nick Miller**  
Farmer
- **Justin Spears**  
Current Contracting, Owner
- **Teresa Thompson**  
Owens Construction
- **Joey Tucker**  
RJ's Equipment & More (Self Employed)
- **Brent Ware**  
Retired Agriculture Teacher, FFA Director (Casey County High School) & Farmer
- **Ellen White**  
White Dentistry
- **Bart Woodrum**  
Large Animal Composting of Kentucky

# GARRARD COUNTY

- **Deonica Asbery**  
Realtor
- **Jared Ayres**  
Ayres Livestock, LLC
- **Eric Caldwell**  
Docubit
- **Jason Gaffney**  
Entrepreneur
- **Jason Hensley**  
Businessman
- **Ryan Hulett**  
Hulett Properties
- **Tommy Noe**  
Garrard County Farm Bureau

# LINCOLN COUNTY

- **Mary Adams**  
Lincoln County Property Valuation Administrator
- **Daryl K. Day**  
Attorney
- **Jordan Dick**  
Lincoln Manufacturing Owner/General Manager
- **Mack Dunn**  
Businessman
- **Sheree H. Gilliam**  
Retired Businesswoman
- **Virginia Carol Hill**  
Attorney
- **Nancy Jackson**  
Lincoln County Court Clerk
- **Eric King**  
Real Estate Agent/Entrepreneur
- **Bill Payne**  
Farmer

# MERCER COUNTY

- **Susan Barrington**  
Mercer County Fiscal Court Magistrate
- **Dale Cinnamon**  
Retired Banker
- **Richard Dartt**  
Baker Dartt, LLC, Farmer
- **LeMayne Ellis, DVM**  
Veterinarian
- **Greyson Evans**  
Harrodsburg-Mercer County Industrial Development Authority, Executive Director
- **Andy Langham**  
The Ale Group
- **Larry Royalty**  
Retired Banker
- **John Trisler**  
Retired IBM Official & County Judge Executive
- **Bruce Wade**  
Farmer



# Farmers

NATIONAL BANK

WEALTHSOUTH



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Investment Services



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Danville, Kentucky 40423

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