

**NEWS RELEASE**  
**December 26, 2006**

**FOR IMMEDIATE RELEASE**  
**First Bank to Open Financial Center**

The First National Bank of Carmi has announced plans to open a full-service financial center on the north side of Poseyville, Indiana. The Bank has reached an agreement to locate the new financial center next to the new Feed Mill Restaurant development on State Route 165 and Interstate 64. The proposed financial center is subject to regulatory approval and construction is scheduled to be completed by July 2007. It is anticipated the financial center will employ four full-time people.

The First National Bank of Carmi was established in 1893 and has implemented a methodical plan of expansion in rural communities over the past 10 years that has allowed it to grow from \$60 million in total assets to \$220 million in total assets today. The company currently has six financial centers located in the Illinois communities of Albion, Carmi, Enfield, Grayville, and Mt. Carmel. The company's newest financial center was opened in Mt. Vernon, Indiana in September 2005.

"For a community bank to be successful it must be able to serve a niche market that is underserved by the larger banks. In the late 1990's we foresaw that the largest banks would eventually want to exit the rural communities and concentrate on the more rapidly growing metropolitan markets," Al Fritschle, President of the company commented. "We have a strong commitment to serving the rural communities of our area and have developed our products and services to meet their needs."

"I have been impressed with this Bank's commitment to the agricultural industry," said Jim McDonald, Sr. Vice President with the Bank. "The recent trend has been for many banks to discontinue agricultural services, but we know how important agriculture is to our rural communities. Most of our lenders grew up on farms and they understand the unique needs of a modern farming operation."

"Many people are going to be surprised by the level of technology we offer our customer. We have invested heavily to provide them with the same level of technology that they are accustomed to receiving from the larger regional banks. ATM's, debit cards, telephone banking, Internet banking, and free bill-pay are all a part of our customer delivery system," Fritschle said. "The big difference the customer will notice in our bank is when they walk through the doors of one of our financial centers; our definition of customer service differs greatly from our larger competitors."

In addition to traditional banking services, the company incorporated First Insurance Agency in 1999 and today has 12 licensed agents that originated over \$7 million in premiums during 2006. First Financial Services was formed in 2001 to provide brokerage services to its customers and today, the company has four licensed brokers that have over \$160 million invested through Fintegra.