

Media Release



FOR IMMEDIATE RELEASE:

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5-Star Rated **First National Bank** One of the Nation's Strongest Banks

March 2020: Coral Gables, Florida, BauerFinancial, Inc., the Nation's Premier Bank Rating Firm, commends **First National Bank, Bainbridge, Georgia** on its achievement of another **5-Star Superior** Rating. Not only has First National Bank earned Bauer's highest (**5-Star**) rating for financial strength and stability, it has **maintained that top rating for multiple years**. Earning this 5-Star rating indicates this bank closed out calendar 2019 excelling in areas of capital adequacy, profitability, asset quality and much more.

"As the president of BauerFinancial, I am often asked what it takes to be a 5-Star bank," reflects Karen Dorway, president of the research firm. "Like so many other things in life, success in banking boils down to knowledge. Knowledge of banking, of course, but knowledge of its customers and the communities the bank serves are equally important. This intimacy enables the bank to steer clear of danger and work with customers for a common goal. It's what gets so many community banks, like First National Bank, through the tough times unscathed."

FNB is a closely held community bank serving Southwest Georgia, Southeast Alabama and Northwest Florida through 3 banking locations and a full-service website at www.fnbdc.com. As of December 31, 2019, FNB reported total assets of \$194 million and total equity of \$17 million. Follow us on Twitter @FNBDecatur and on Facebook @fnbdecatur.

First National Bank: "Your Kind of Bank"

Member FDIC and an Equal Housing Lender.

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

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