

# First State Bank supporting the growth and prosperity of Pawnee County's future

Founded in Larned in 1896, First State Bank & Trust Co. is proud to have played a key role in Pawnee County progress for over 118 years. The Bank's long history and multi-generational relationships have built deep roots in the area and helped many businesses and families realize their own dreams of progress.

Through adherence to the core values of integrity and quality, First State Bank & Trust Co. has received multiple awards and recognitions for strength and stability. Among the most recent are: BauerFinancial 5-Stars, Weiss A-Rating, and KCBJ Five Strongest Banks doing business in Kansas City.

#### History:

On June 26, 1896, a Larned, Kansas newspaper (The Chronoscope) announced the opening of the First State Bank and wrote, "The gentlemen connected with this new enterprise are among our most prominent and careful business men, which is a guarantee that the business of the bank will be conducted in a careful and conservative manner." It went on to say, "the following named gentlemen were elected directors: Timothy McCarthy, F.D. Lowery, L.A. Choat, H.M. Hallows, and E.E. Frizell."

First State Bank opened its doors at 513 Broadway, Larned, Kansas on June 30, 1896. F.D. Lowery



First State Bank & Trust Co. employees, (back row from the left): James White, Pammy Shank, Russell King, Douglas Briggs, Donita Clawson; (center row from the left): Leigh Briggs, Stephanie Fox, Jill Yeager, Taylor Skinner; (front row from the left): Sharon Lessard, Jeanne Vratil, Kristen Herrmann, Lisa Russell, Stanelle Smith, Wendy Ibarra.

was elected the first President. Succeeding bank Presidents included: 1902 H.M. Hallows, 1905 H.H. Reed, 1908 Charles Lobdell, 1911 E.E. Frizell, 1914 John E. Wagner, 1919 H. Mont Reed, 1950 H. Leon Reed, 1964 Kenneth Peters, 1968 Reed Peters, 1990 Gene Dikeman, 2005 Reed Peters and 2006 Douglas Briggs.

Family commitment has played a strong role in the history of First State Bank, beginning with H.H. Reed who was the first of what would become six generations of his family to hold leadership positions in the bank.

Reed Peters, the great-grandson of H. H. Reed, recently retired from the bank after 47 years of service. He served in several capacities, including President and Chairman and, most recently, Senior Trust Officer.

In 2006, Douglas Briggs, who is married to Reed's daughter Leigh, became Chairman and President of the bank. His experience and leadership have resulted in significant growth of the bank while maintaining the traditional high standards of asset quality the bank has always sought. He also established a bank

presence in the greater Kansas City market, with the Overland Park location being managed by Leigh since its opening in 2007.

Rounding out the 6th generation is Taylor Briggs. Taylor started working in the Overland Park location in 2010 and currently serves as Regional Vice President and Pratt/Iuka Bank Center Manager.

#### Bank for the Future:

Banking has gone through many changes since First State Bank first opened for business in 1896. In order to offer the best in banking

services to area people and businesses, First State Bank continuously reviews new technologies and processes. Several services have been added to the offerings in recent years including: Mobile Banking, enhanced Online Banking and Bill Pay, Business Remote Deposit, Business Debit Cards, Falcon Fraud detection for debit card transactions, and Positive Pay. This year will see the launching of a new division, named Fusion eBanking, which will house the upgraded, user-friendly eBanking products, including a mobile app and mobile

deposit.

Customers can conduct banking business through the channel of their choice - from coming into the bank lobby to transferring money on a mobile phone; from getting cash at one of over 100 free UltraSF ATM's to paying bills from their home computer. First State Bank & Trust Co. seeks ways to make banking easy and convenient, while maintaining the highest levels of security and privacy.

While using new technologies in the service of their customers is important, First State Bank & Trust Co. has not lost sight of the high value they have placed on relationship banking over their long history. This focus on customer care continues to be carried with them into the future. Individuals, families and businesses have plans and dreams for their own futures, and that is where First State Bank & Trust Co. can make the biggest impact. The Bank's loan officers have deep banking experience across all banking locations. The Bank takes pride in hiring excellent people who are eager to grow and enhance their knowledge base throughout their career. Continuous education and training is provided for all bank associates, ensuring that customers get knowledgeable assistance with all their banking needs.

As Larned's only hometown bank, First see FSB page 10



**-SUPPORTING PROGRESS IN PAWNEE COUNTY SINCE 1896-  
COME GROW WITH US!**



## Recognized For Excellence

- Weiss Rating A-rated Bank
- BauerFinancial 5-Star Rating
- Honored by the KBA for 100 Years of Family Banking
- Named as one of the Five Strongest Banks in Kansas City
- Ranked Among Top 15% of Community Banks by Seifried

## Great is about to get better!

We are hard at work upgrading your  
Online and Mobile Banking,  
bringing you the best of Community Banking  
combined with the best eBanking experience.

Bank where you want, when you want with our upcoming

**FUSIONeBANKING**  
A DIVISION OF FIRST STATE BANK & TRUST CO.