

First State Bank & Trust Co. is proud to have played a key role in Pawnee County progress

Founded in Larned in 1896, First State Bank & Trust Co. is proud to have played a key role in Pawnee County progress for over 120 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,

including the BauerFinancial 5-Stars and the Weiss A-Rating.

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. Halloway, and E.E. Frizell."

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 it's opening in 2007.

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: Business Remote Deposit, Business Debit Cards, Falcon Fraud detection for debit card transactions, and Positive Pay. In 2016 the bank launched Fusion eBanking, a new division which operates their suite of electronic banking services including enhanced Online Banking and Bill Pay, a user-friendly mobile app, mobile deposit, and text banking.

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 and making purchases with their FSB&T debit card. 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 central to their current operations and their plans for 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 State Bank & Trust Co. is committed to upholding the long-held tradition of integrity and quality customer service, while embracing the best that new banking technology has to offer. First State Bank is well-positioned and dedicated to supporting the growth and prosperity of Pawnee County's future.



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



FIRST STATE BANK & TRUST COMPANY

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