



January 2, 2025

Re: Branch Openings and Closings

To Whom it May Concern:

First Security Bank and Trust Company has neither opened or closed any branch offices.

For any questions or comments regarding our services, fees, or our Bank's compliance with the Community Reinvestment Act (CRA), please contact our Bank's CRA Officer, whose information is listed below.

Ms. Paige Young, Vice President  
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