

FOR IMMEDIATE RELEASE March 29, 2022

CONTACT: Kendra Kuhlman

(419) 384-9112

kkuhlman@e-fnb.com

FIRST NATIONAL BANK PLANS EXPANSION IN LIMA

Pandora, OH (March 29, 2022) — First National Bank of Pandora is pleased to announce the future site of its newest full-service community bank at 2580 Eastown Road, Lima, OH, near the intersection of Eastown Road and Elida Road. The new branch will be located between Lock 16 Steakhouse and Menards®. Todd Mason, President and CEO of First National Bank, is excited about the opportunities this expansion will provide First National Bank clients and the community.

"Our goal has never been to grow for the sake of growth. We exist to improve lives through community banking, and we expand because we see a need for a solid community bank that operates locally and reinvests dollars back into the community. In this case, we already have a great, loyal core of clients we serve in the Limaland area. This expansion will allow us to serve them better while also providing a great community focused banking option for new clients."

DEI Corporation will design the branch and coordinate construction of the building. Construction is expected to start in June and open in December. The bank is making every effort to use local firms and contractors for the project.

First National Bank is a wholly owned subsidiary of Pandora Bancshares (PDRB). The Bank was founded in 1919 and is a locally owned community bank with \$241 MM in assets. The bank has five offices in Pandora, Bluffton, Ottawa and Findlay, Ohio. First National Bank is an Equal Housing Lender and Member FDIC. The Bank's website is www.e-fnb.com.