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## MULLINS JOINS FNB MORTGAGE LENDING TEAM

**Ottawa**, **OH (February 28, 2023)** — First National Bank is pleased to announce that Kristen Mullins has been promoted to Mortgage Originator. Mullins is responsible for originating and closing residential real estate loans within our local communities. Kristen can assist with purchases, refinances, and construction loans.

"Kristen has been a great addition to our mortgage lending team," said Todd Mason, President/CEO of First National Bank. "Combining her banking experience, love for Putnam County and passion for being involved in her community, we know Kristen will be a great asset to our team as we continue to serve our local community."

Mullins, a Putnam County native, graduated from Pandora High School and Franklin University. Kristen first joined First National Bank as a summer intern and has held various positions over the past 4 years. Upon graduating college, Kristen entered the bank's Community Bank Associate Program where she spent time with each department within the bank. She was the Branch Manager at Pandora until she transitioned to her current role.

Kristen will be based out of our Ottawa branch at 855 North Locust Steet and can be reached at (419) 523-2229 with any inquiries.

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 \$242 MM in assets. The bank has six branches in Pandora, Bluffton, Lima, Ottawa and Findlay, Ohio. First National Bank is an Equal Housing Lender and Member FDIC. The Bank's website is www.e-fnb.com.