

FIRST CENTRAL SAVINGS BANK

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Joseph Pistilli
Executive Chairman of the Board
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To Our Valued FCSB Community,

Here at First Central Savings Bank, we have always taken a conservative approach with our financial footprint. This commitment to careful financial management and high-quality personal service is unwavering during these uncertain times. We focus on providing our customers with community banking solutions that offer superior value and security, along with great hometown service.

We want all customers – present and future – to know we understand their concerns surrounding recent events that have occurred in the financial industry and the media cycle around this ongoing news. FCSB has always had a well-diversified product set and deposit portfolio, all while staying true to our motto “**Banking the way it used to be, only better.**” Staying true to this core banking philosophy has afforded us the ability to remain clear of the issues affecting these few financial institutions.

As FCSB remains a healthy and well-capitalized institution, please know that my team and I are available should you need to move any part of your banking relationship to FCSB. Additionally, our friendly staff is always waiting at one of our nine branches should you need face-to-face and immediate assistance.

To learn more about FCSB’s financial position, I’ve included a link to our public disclosures on our website at [Investor Relations | Performance Results](#).

Thank you for your continued business and trust in the FCSB family.

Sincerely,

Joseph Pistilli

Executive Chairman of the Board