



First Security Inc.

Press Release

For Immediate Release

To: All News Media

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First Security Bank earns highest 5 Star Rating from Bauer Financial

First Security Bank, headquartered in Owensboro, Kentucky, with additional offices in Bowling Green and Franklin, KY and Evansville, IN announced today the earned designation of the **Top 5-Star rating from Bauer Financial**. Bauer Financial is an independent bank rating service headquartered in Coral Gables, Florida.

"We are excited to receive the highest rating that Bauer Financial can assign to a financial institution. Our many stakeholders, including shareholders, clients and employees will be pleased that First Security Bank has received the 5-Star designation denoting the Bank as Superior," stated M. Lynn Cooper, President and CEO of First Security Bank.

It was also noted that First Security Bank's Five Star Rating was higher than any commercial bank in the Owensboro, KY and the Evansville, IN market. The rating received was also equal to the highest rating achieved by any bank in the Bowling Green and Franklin, KY market.

Bauer Financial analyzes the financial condition of each bank. Factors used in assigning a rating include a bank's capital ratios and, among other things, profitability trends, the level of delinquent loans, chargeoffs and repossessed assets, the market value versus the book value of the investment portfolio, regulatory supervisory agreements, historical data and liquidity. The ratings of all banks in the nation can be found at www.bauerfinancial.com

"We remain steadfast in our commitment to be a top community banking franchise. Our strong results show our dedication to the communities in which we serve. While many banks have experienced tremendous challenges during these economic times, First Security Bank continues to stand out amongst its peers and is honored to have received the highest rating designation from Bauer Financial," stated Cooper.

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