

News Supplement

Unlimited FDIC Coverage

We are pleased to announce unlimited FDIC Insurance for any and all non-interest bearing accounts at First Security Bank until further notice. Through special arrangements with the FDIC, we have chosen to pay additional FDIC premiums for our customers to feel safer and secure in these uncertain economic times. For interest bearing customers, we have FDIC coverage of \$250,000 per customer. Let us show you how a couple can have coverage totaling \$1,000,000.00 at First Security Bank.

First Security Selected to Participate in the Capital Purchase Program.

First Security, Inc. was recently notified by the U.S. Department of the Treasury that it has been selected and preliminarily approved to participate in the Treasury Capital Purchase Program for "healthy institutions." U.S. Treasury Secretary Henry Paulson stated: "This program is designed to attract broad participation by healthy institutions and to do so in a way that attracts private capital to them as well."

Although First Security has not entered into an agreement with the U.S. Treasury Department to participate in this voluntary program, we are considering the possibility and will be further examining the program. In addition to furthering our ability to continue to provide loans for our communities, we would consider this program as support for possible strategic initiatives including further expansion into new or existing markets.

Highlights of First Security, Inc.'s performance:

- Local Deposit Growth exceeds the market. Our local Owensboro deposit growth (all deposits less brokered CDs) comparing June 30, year over year grew in excess of \$7.8 million. Additionally we moved from 9th in the Owensboro total deposit market share to 7th, passing two other banks.
- Loan Demand is Strong. While many banks in both the Owensboro and Evansville markets have substantially slowed down if not stopped some of their commercial lending, we are still very actively seeking loan customers in all areas of lending. We believe that you cannot abandon your customer base when they need you the most. Our lending totals reflect a strong growth of \$ 17.4 million for an increase of 17.6% year over year for the third quarter. These results compare very favorably to the other local banks whose loan growth for the same period averaged from 1.5% to 12.9%.
- Capital and Liquidity are solid. Our numbers reflect a Total Risk Based Capital Ratio of 12.33% and a Tier 1 Leverage Ratio- 10.04%. Most of our competitors have numbers that are less superior than ours.

Go Green

Go green and help the environment by reducing the use of paper. First Security has taken steps to support our environment by offering a few ways to assist our customers in this important initiative. We now offer electronic statements. View your statement, account balances, and make transactions at your convenience from your personal computer.

It's easy to get started: To see a demonstration of eStatements: Go to www.FirstSecurity.net , under Personal Services click on eStatement , then click on demo. For existing online banking users, to activate eStatement or to access your eStatements, login to online banking and select View Statements at the left under Account Summary. Not a current Online Banking user? First Security Bank offers online banking and bill payment services to our customers at no charge. Go to www.FirstSecurity.net and click on Sign Up under Personal Online Banking. If you need assistance along the way, feel free to contact customer support during banking hours by phone at **1-888-425-8000**, or in Owensboro at 1-270-688-8878 and in Evansville at 1-812-759-2323, or email us at CustomerService@FirstSecurity.net or feel free to visit us in person at your local branch.

eXtreme Checking

We are pleased to announce a new innovative product that is a big hit with those that have opened the account with First Security to date. Where can you find above market rates on a free checking account with no fees and with only minimal requirements. One of the additional features of this account is **NO ATM FEES Nationwide.**

We have included more detailed information in this mailing for your review. Certain conditions and restrictions apply. If you are not one of the many recent converts to this account, we would be happy to answer any questions you may have about this innovative new product.

e Business

Another innovative product we recently introduced is our E Business product for all businesses anywhere in the continental U.S. Imagine sitting in your place of business at your computer and instead of going to the bank to make your deposit, you make the **deposit directly from your desk.** That's right, just like a bank branch in your office. Just scan your checks on the remote capture machine and your money is deposited directly into your account. Let us provide you the details and perhaps a free demonstration. We can show you how easy and simple this is for you to manage your banking from your office.

Stock Purchase and Sale Program

In the event you wish to buy or sell First Security Inc. stock, we ask that you contact ShareholderServices@FirstSecurity.net or feel free to ask for Shareholder Services when calling our toll free number, 1-888-425-8000. We will assist and help facilitate the sale and purchase of our stock for our potential and existing shareholders.

Gift Cards

We now have available gift cards for that convenient holiday giving in amounts of \$10- \$750. Feel free to visit any of our convenient locations.