



First Security Bank

Success Starts Here.

News Release

July 22, 2010

First Security Bank Completes its Purchase of Kentucky Branches

Owensboro, Kentucky – First Security Bank of Owensboro, Inc. (First Security Bank or Company) announced today the successful closing on the acquisition of five branches from Integra Bank N.A. (Integra). The five banking offices are located in Bowling Green and Franklin, Kentucky. In addition to the five banking offices, the sale also includes a group of commercial, commercial real estate and indirect consumer loans selected by First Security Bank.

First Security Bank assumed approximately \$115 million of deposit liabilities related to the five branches, as well as \$105 million of loans. First Security Bank paid a net deposit premium of 5% for the deposit liabilities it assumed.

M. Lynn Cooper, President and Chief Executive Officer of First Security Bank stated, “We are very pleased and excited to expand our footprint into the Bowling Green and Franklin, Kentucky markets. These high growth markets compliment and add further shareholder value to our Owensboro, Kentucky and Evansville, Indiana locations. We look forward to supporting the strong staff in these new locations, helping them provide exemplary customer service.”

Mr. Cooper further stated, “We are also pleased with our capital raising efforts and are continuing to raise additional capital to support our total Company growth strategy. Our Company will continue to be mindful of our mission as a high quality, growth-oriented community bank relying on unparalleled customer service to distinguish ourselves in the markets we serve. Our success benefits our shareholders, employees, and communities.”

After completion of this transaction, First Security will have 8 banking centers in Kentucky and Indiana. First Security’s acquisition of these branches will result in total assets of approximately \$342 million and deposits of approximately \$277 million.

About First Security Bank

First Security Bank is the wholly owned banking subsidiary of First Security Inc. For more information concerning First Security Bank, please visit www.FirstSecurity.net.

Contacts:

M. Lynn Cooper, President and CEO – (270) 663-4678

Michael F. Beckwith, Chief Financial Officer – (270) 663-4668