



First Security Inc.

Press Release

For Immediate Release

To: All News Media

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First Security Bank earns Banks Highest Rating from Veribanc

First Security Bank, headquartered in Owensboro, Kentucky, announced today the earned designation of the **Blue Ribbon Bank Commendation of Excellence received from Veribanc**. Veribanc, an independent bank rating service headquartered in Rhode Island was founded in 1981 and provides independent bank rating services to investors and others.

"We are excited to receive the highest rating that Veribanc assigns to any financial institution. Our many stakeholders, including shareholders, clients and employees will be pleased that First Security Bank has received the Green Three Stars and CAMEL 1 designation denoting the Bank as Superior," stated M. Lynn Cooper, President and CEO of First Security Bank.

Veribanc analyzes the financial condition of each bank. Factors used in assigning a rating include a bank's capital, asset quality, Income, Reserves, Problem loans, Securities, any Regulatory Enforcement Actions and Key performance indices along with other data. The ratings of all banks in the nation can be found at www.veribanc.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 Veribanc," stated Cooper.

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