

First Community Bank of the Heartland Named a Top Agriculture Lender *Independent Banker rankings recognize this year's standout performers*

Clinton, KY (July 16, 2021)—Independent Banker, the award-winning magazine of the Independent Community Bankers of America (ICBA) and the number-one source for community banking news, recognized First Community Bank of the Heartland (FCB®), Clinton, KY, as an ICBA top agriculture lender in its July issue. FCB's recognition is based on the strength of its competitive banking services and operational efficiencies throughout 2020.

"ICBA commends FCB and its staff on this outstanding achievement during this important time for our industry," ICBA Executive Vice President and Chief Marketing Officer Rob Birgfeld said. "The success of this year's standout performers is testament to their ingenuity, resourcefulness and steadfast devotion to their customers. ICBA is pleased to recognize these institutions for their mastery of the community bank business model and impressive lending results that help create and sustain communities of prosperity."

The "ICBA's Top Lenders 2021" demonstrates the strength of personal connections to create a pathway for success as agricultural, commercial, and consumer and mortgage lenders. It showcases the importance of sound and efficient banking practices and their local knowledge and expertise in adapting to shifting market dynamics and evolving customer needs.

The annual list is based on the strength of competitive banking services and operational efficiencies using FDIC data for 2020. Scores were determined by combining the average of the bank's percentile rank for lending concentration and loan growth over the past year in each lending category and asset size and adjusted for loan charge-offs at certain percentile thresholds.

"FCB is honored to be included in this prestigious list of industry top performers," said Bruce Kimbell, President, FCB. "We are proud to work alongside our friends and neighbors and to serve as stewards of our community. We credit our loyal customers and dedicated employees for our success and are honored to do our part to build a financial foundation that drives the economic prosperity in West Kentucky and Northwest Tennessee for the benefit of future generations."

[Click here](#) to view this year's ICBA Top Lenders listings.

About FCB

First Community Bank of the Heartland is owned by First Trust Financial Corporation and headquartered in Clinton, Kentucky. The company offers diversified financial products and services delivered through a customer-first style. FCB has nine full-service banking centers located in West Kentucky and Northwest Tennessee. Kentucky branches are located in Clinton, Fancy Farm, Kevil, LaCenter, and Wickliffe. Tennessee branches are located in Martin (two locations), Dresden and Dyersburg, with plans for a second branch in Dyersburg in 2022. For more information, visit FCB's website at www.fcbheartland.com.

About ICBA

The Independent Community Bankers of America creates and promotes an environment where community banks flourish. ICBA is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and high-quality products and services.

With nearly 50,000 locations nationwide, community banks constitute 99 percent of all banks, employ more than 700,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5 trillion in assets, over \$4.4 trillion in deposits, and more than \$3.4 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers' dreams in communities throughout America. For more information, visit ICBA's website at www.icba.org.

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