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First Security Names Pulsfort Senior VP for Commercial Lending

FLORENCE, KY. (June 29, 2007) – First Security Trust Bank has named James R. Pulsfort Senior Vice President for Commercial Lending. Pulsfort brings to the position 35 years of banking experience, nearly all of that in senior level positions involved with commercial lending and new business development in Northern Kentucky.

“Jim Pulsfort is a community banker through and through, and we appreciate that he’s joined First Security. It’s a great match – he values the personal attention our bank can provide to the business people he enjoys serving,” said Perry Day, chairman and CEO of First Security Trust Bank. “Jim is well known in the community and truly cares about people. He brings to First Security not only sterling personal qualities but a wealth of experience in commercial banking that is invaluable in helping local businesses grow.”

For his part, Pulsfort is enjoying his new position at First Security. “I am happy to have the opportunity to continue to work with the many business customers I’ve gotten to know over the past 20 years,” he said.

The new appointment signals an era of dynamic growth for First Security Trust Bank, which is celebrating its eighth year as a community bank serving Northern Kentucky.

“First Security represents a new generation of community banking,” Day said “We are committed to helping Northern Kentucky prosper, and we also honor the deep roots that many Northern Kentuckians have in this community.” Day himself is a 35-year banking veteran and former president of the Kentucky Bankers’ Association.

Pulsfort has served as a senior vice president in commercial lending and business development at three Northern Kentucky banking institutions since 1982. From his extensive experience in banking, he has a keen understanding of the business customer’s needs. He has

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helped structure commercial loan and business development programs at area banks for more than two decades. Pulsfort began his banking career in 1972, working in small business and consumer lending from 1972 to 1982 at banks in Northern Kentucky and Cincinnati.

A longtime resident of Northern Kentucky, Pulsfort is a native of Bellevue and Campbell County and lived for many years in Edgewood. He and his wife most recently moved across the Ohio River to Dearborn County, Indiana. He is an alumnus of Northern Kentucky University.

Pulsfort joins a progressive community banking institution that is expanding; First Security now has assets of \$100 million and four locations in Northern Kentucky. First Security Trust Bank's main office is on Houston Road in Florence. It also has offices at Turkeyfoot Road and Barnwood Drive in Edgewood and in-store branch banking seven days a week at the two newest Remke's Markets, on North Bend Road (Rt. 237) in Hebron and in the Buttermilk Towne Center on Anderson Road in Crescent Springs.

For more information on First Security Trust Bank, call 859-746-9000 or visit www.fstb.com.

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Editor: Photo available.