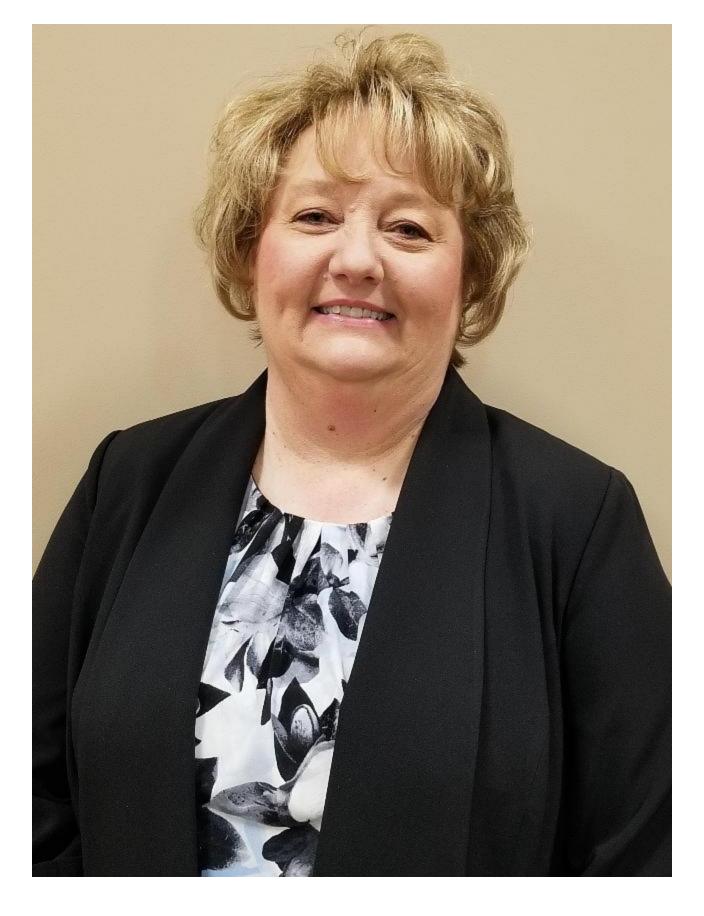


Jersey State Bank Announces Kim Murray As COO

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JERSEYVILLE - Mark Schaefer, President, and CEO announces the hiring of Kimberly (Kim) Murray as Vice President and Chief Operating Officer. Kim will use her vast experience and expertise to manage the operations and staffing of the bank.

"We are pleased to add Kim to our team," said Mark Schaefer, President, and CEO. "We are excited about the future of our retail organization under her leadership."

Murray attended Truman State University where she earned a BS in Finance and Agriculture. She joins the bank with over 35 years of experience in the banking industry. Prior to joining JSB, Kim was the Senior Vice President of Operations for CNB Bank and Trust.

"I am thrilled with this opportunity. I have a strong commitment to our culture, customers, and a passion for motivating our staff," said Murray.

Jersey State Bank, the only locally owned Bank in Jersey County, has a long history of providing financial products and services to Jersey County and the surrounding area. Established in 1903, the Bank has assets in excess of \$180 million and currently has two offices to serve its customers in Jerseyville and Grafton.