## Guest Columnists Tell How First National Bank Has Become 100 Years Strong!

To commemorate our 100th anniversary, our guest columnists will tell how they feel First National Bank of Oneida has impacted the economy, standard of living and quality of life in Scott County.

Our bank first opened its doors in 1904 and has "weathered" many economic ups and downs, including the Great Depression. Looking back over the past 100 years, though, the good times have far outweighed the bad ones. We've seen transportation go from horse and buggy to space shuttles. Strides in medicines and medical procedures have been phenomenal. Technology has progressed from man powered mechanisms to computers that push information at the speed of light. Communication choices now include email and cell phones, compared to party-line telephones in use in the early 1900s. Banking has progressed from handwritten ledger posting to ATMS, debit cards, Internet banking and electronic deposits and withdrawals which virtually eliminate the need to use paper checks.

We've come a long way since 1904, but it could not have been possible without the loyalty and support of our customers. This publication is dedicated to our faithful customers without whom we would not be where we are today - 100 years strong!

As we honor our past, our entire staff thanks the great people of Great Scott for trusting in us. We are sincerely grateful. Our hope is we have shown, through our service, that we care about you as customers and as friends and care about our communities' wellbeing. We have been blessed to serve you and look forward to serving you every day of our future.

Michael B. Swain, President and CEO