

The Bank that Puts You First.



Keith Phillips
Sr. VP

Manager First Bank AgCredit Division

First Bank & Trust Company Agriculture Division Among Top in the Country

Abingdon, Virginia May 27, 2009. First Bank & Trust Company, a diversified financial services firm, announced today that its subsidiary division, First Bank AgCredit has been ranked among the Top 100 Banks in the Nation.

The listing published in the May 2009 issue of *Ag Lender* magazine ranked banks on total agricultural loans defined as farmland loans, in addition to agricultural production and farm operational loans. To make the list, banks were required to meet minimum lending qualifications in these areas. First Bank AgCredit loaned \$125,841 million in agricultural loans in 2008, and was the only bank in Virginia and Tennessee that made the Top 100 list based on this criteria.

Keith Phillips, Sr. Vice President and Manager of the First Bank AgCredit Division commented on the long term success of the bank's agricultural division, *"We have had strong economic ties to the agricultural community for many years, and First Bank & Trust's recent national ranking demonstrates our dedication to the agriculture industry."*

About First Bank AgCredit

First Bank AgCredit was established in 2002, and is committed to serving the unique needs of the agriculture industry in Virginia, North Carolina and Tennessee. First Bank AgCredit is the only USDA-FSA preferred lender in Virginia, and was ranked 27th in the nation by American Banker magazine. The ranking included 150 community banks, and was based on banks with the largest farm loan portfolio. First Bank & Trust Company is a member of the Virginia Agribusiness Council and was honored in 2008 with the *Special Recognition of an Agribusiness Award*.

About First Bank & Trust Company

First Bank & Trust Company, one of the top community banks in the United States, is a diversified financial services firm with office locations in southwest Virginia, northeast Tennessee, and New River and Shenandoah Valleys. Financial objectives are addressed by offering free checking products for personal and business accounts, and assessing lending solutions managed by mortgage, agricultural and commercial lending divisions. Comprehensive financial solutions are available through trust and brokerage service representatives.

For more information, visit www.firstbank.com or contact Nicole Franks nfranks@firstbank.com