



The Bank that Puts You First.

First Bank & Trust Company Waives Foreign ATM Charges to U.S. Military

February 24, 2009 First Bank & Trust Company, a diversified financial services firm today announced that men and women serving in the United States military will be able to access their First Bank & Trust Company account via ATMs abroad without charge.

Military personnel located in Afghanistan, Iraq and other foreign countries can now use foreign ATMs to access their First Bank & Trust account, and will not have to pay a surcharge fee. First Bank & Trust will pay for this fee in honor of the men and women serving our country. Customers can now access their account five times during each statement cycle without incurring service charges. *"This will give these men and women a chance to go into town each Saturday of the month to withdraw cash from their First Bank & Trust account,"* stated Leton L. Harding, Executive Vice President of First Bank & Trust Company. *"It's First Bank & Trust's way to say 'thank you' for all they've done."*

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