First Bank & Trust Company
Member FDIC

The Bank that Puts You First.

Right: Matthew Eades,
First Bank & Trust Company
Left: Leah Holt, Southern
Appalachian Ronald McDonald House

Media Announcement: For immediate release

First Bank & Trust Company Assists Local Ronald McDonald House

September 19, 2001 First Bancorp, Inc., the parent company of First Bank & Trust Company, today announced the completion of a project for the local Ronald McDonald House.

The Young Bankers Management Team at First Bank & Trust Company recently provided assistance to families of sick children who were guests at the Ronald McDonald House of Southern Appalachia, located in Johnson City, Tennessee. While visiting the facility, the group of 18 Young Bankers volunteered to help with housekeeping chores and preparing dinner for the families that were staying at the house for the night. The Young Bankers team also presented a check from collected donations totaling 1,050.

"Children have always been important to First Bank and Trust", stated Matthew Eades, current President of the Young Bankers Management Team. *"Helping the families of the sick children was a natural fit for us."*

While visiting, the Young Bankers took a tour of the entire facility. Leah Holt, facility director, told the group that the Johnson City facility has the capacity to serve up to 10 families at one time. A donation of $10 per night is requested but not required. No one is ever turned away due to lack of funds. Additionally, funds to operate the facility come from fundraisers and corporate sponsors from around the country and the house is always grateful for donations.

Eades added, *"Our Young Banker's Group has been working actively to play a larger role in the communities that we serve. The Ronald McDonald House of Southern Appalachia was chosen because of the wonderful services it provides to the Northeast Tennessee and surrounding areas."*

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.

About Young Bankers

The Young Bankers Management Team was created to nurture the professional development and camaraderie of young bank officers and prepare them to become the next generation of leaders at First Bank & Trust Company. Members of the Young Bankers Management team are actively involved in current bank topics, and have the opportunity to network with each other, senior management and community leaders.

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