PRESS RELEASE

For Immediate Release: For Additional Information Contact:

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Pana, Illinois: Andrew S. Olson recently joined Peoples Bank & Trust as VP, Business Banking. In his role with the Bank, Andrew will be building professional credit relationships with our business and agricultural banking customers in the Waverly, Chatham and Jacksonville markets. He is eager to begin his position and looks forward to meeting and serving many new clients.

"Andrew is a great addition to our banking team. We believe he will be a tremendous asset to our Bank" said John Gardner, Peoples Bank & Trust President and CEO. "He has a wide range of business experience and has shown professional character in every job he has done. We are pleased that he has agreed to join us."

Andrew grew up north of Chicago. He is a graduate of Illinois State University, where he received his BS and MBA degrees. Andrew began his banking career in retail banking with US Bank and PNC Bank in Springfield. He then moved to Town and County Bank in Springfield as a commercial lender. Most recently, Andrew worked at Town and County Bank with clients in an operational footprint throughout Central Illinois.

Peoples Bank & Trust is a locally owned and managed independent community bank with ten offices located in Altamont, Charleston, Chatham, Morrisonville, Palmyra, Pana, Taylorville, Tower Hill, Waverly and White Hall. Peoples is a full service bank offering outstanding customer service to consumers, small business, and farmers in Central Illinois. People First Bancshares, Inc., with corporate offices in Pana, Illinois, is the holding company for Peoples Bank & Trust.

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