

FOR IMMEDIATE RELEASE:

To: Business Editors

From: Jim Austin, Andrew Johnson Bank contact (423) 783-1000

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ANDREW JOHNSON BANK HIRES DENEAU AND COLLINS

James W. "Bill" Hickerson, President and CEO of Andrew Johnson Bank, announces that the Board of Directors of Andrew Johnson Bank has approved the hire of Susanne Lovin Deneau and April Collins to the Morristown Office at 435 W. First North Street.

Joel Hice, the Regional President and County Executive of Hamblen County said, "We are very pleased to welcome Susanne and April to our bank. They are experienced bankers who know the value of serving the customer with practical advice and a friendly, professional attitude. We remain a hometown bank focused on serving the Hamblen County and Morristown community."

Ms. Deneau will serve as Senior Vice President/Business Development for the Morristown and Hamblen County region. She specializes in commercial lending at the Morristown Office. Her primary responsibilities are to serve the public's request for commercial and private lending.

Ms. Deneau returns to Andrew Johnson Bank after 13 years with Jefferson Federal Bank in Morristown where she was a Vice President/Relationship Manager and commercial loan officer. She has over 30 years of professional banking experience.

She is a graduate of Morristown-Hamblen West High School. She attended Walters State Community College and received a Bachelor of Science Degree in Business and Public Administration from the University of Tennessee where she graduated with honors and was a member of the Golden Key National Honor Society. In 2001, she graduated from the Southeastern School of Commercial Lending in Nashville.

Ms. Deneau is active in many community activities and organizations. Since 2011, she has been a member of the Areawide Development Corporation, an affiliate of East Tennessee Development District. Based in Alcoa, Areawide Development Corporation markets and processes U.S. Small Business Administration Section 504 loans to small businesses in partnership with banks to help finance capital projects.

She is also current board member of Morristown Kiwanis Club, Trojan Army of Morristown-Hamblen High School West and United Way of Hamblen County.

She is a native and current resident of Morristown. She is married to David Deneau.

Ms. Deneau will gladly speak with interested parties regarding business development, commercial or consumer loans, and banking options for personal or business needs. She can be reached at (423) 581-8668.

Ms. Collins has nearly 25 years of professional banking experience in the region including work with First Tennessee and Jefferson Federal Bank. She will assist the Morristown office as a Loan Assistant specializing in commercial loans.

Originally from Morristown, Ms. Collins is a graduate of Morristown Hamblen High School West and attended Walter State Community College in Morristown. She resides in Russellville and is currently engaged to Ronnie White who has three children Brandon, Logan and Payton.

Headquartered in Greeneville, Tennessee, Andrew Johnson Bank is a privately owned community bank chartered in 1975 with assets of approximately \$300 million. The Bank has seven full-service offices in Greeneville, Morristown, Jonesborough, Johnson City and Cleveland, Tennessee. Since the Bank is privately owned, its stock is not publicly traded.