

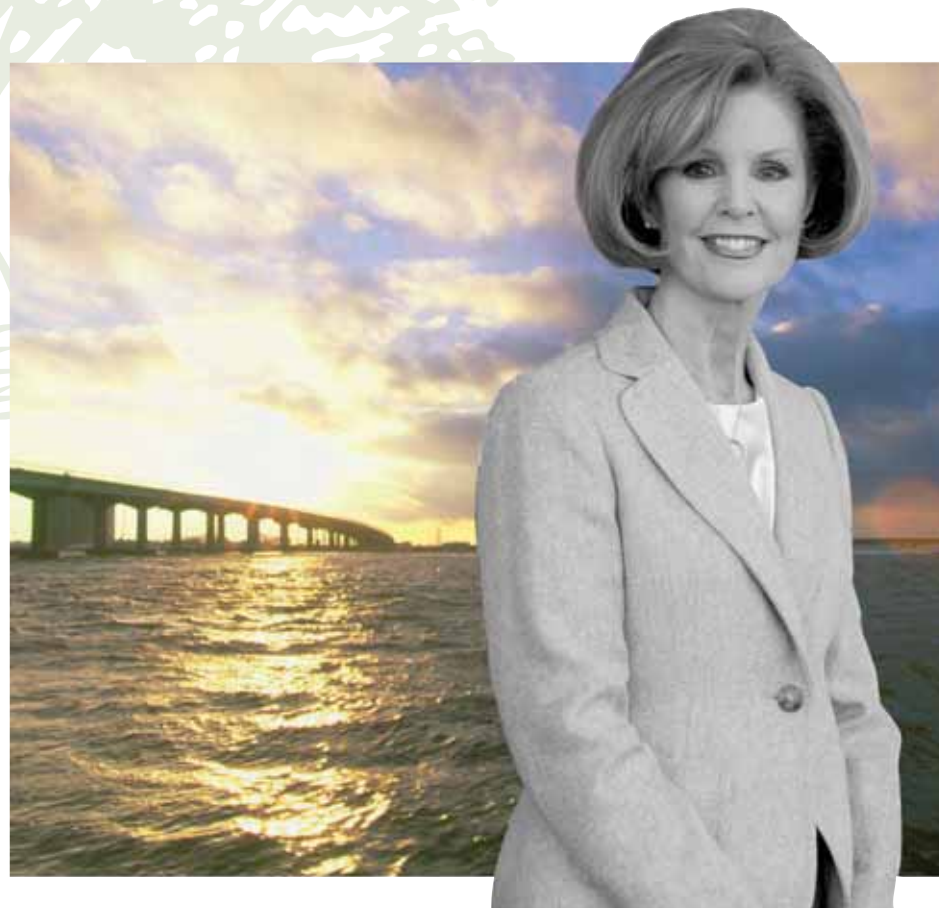
Whoever said the pace is slower here  
hasn't seen Rosemary power-walking at 4 a.m.

**G**ENTEEL THOUGH IT MAY BE,  
BALDWIN COUNTY IS A PLACE where  
expectations clock in as high as the winds.

Rosemary Johnston knows this, having been a banker here  
for 40 years.

That's why she rises well before the sun, clipping along  
to the beat of her favorite Elvis tunes. And why, when  
light is barely hitting the streets, she's already in the office  
marching to the beat of her customers.

Rosemary operates under an essential truth: in banking,  
as in music, it's often now or never.



Rosemary Johnston  
Senior Vice-President, Private Banking

*Here for You*

*Call and talk to a banker who saw the same sunrise you did.*



FIRST NATIONAL BANK OF  
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