

ANNUAL REPORT

Our Mission

First Keystone Community Bank will be the independent financial services provider of choice to its customers and communities that it serves by providing quality, cost effective, customer focused financial services and products through our dedicated bankers and technology. By doing so, we will enhance our value to our shareholders through sustainable profits and dividends.

First Keystone Community Bank recognizes and values the contribution of our employees. To them, we pledge to provide opportunity for a high level of job satisfaction and an equitable exchange for their services.



Elaine Woodland,
President and CEO

2023

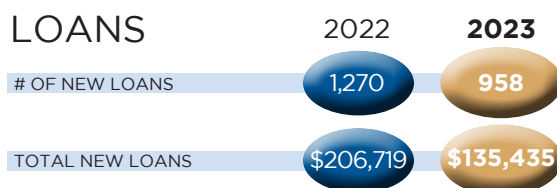
FINANCIAL HIGHLIGHTS

(Dollars in thousands, except per share data)

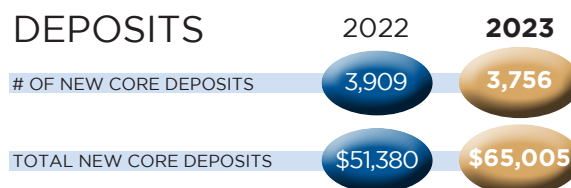
	2023	2022	2021	2020	2019
SUMMARY OF OPERATIONS					
Interest income	\$56,988	\$46,413	\$42,048	\$ 39,567	\$ 38,527
Interest expense	27,872	8,913	5,148	6,360	10,243
Net interest income	29,116	37,500	36,900	33,207	28,284
(Credit) provision for loan losses	(217)	(264)	860	1,200	450
Net income	5,560	14,024	14,688	11,837	10,227
PER COMMON SHARE DATA					
Net income	\$0.91	\$2.35	\$2.49	\$ 2.03	\$ 1.77
Dividends	1.12	1.12	1.12	1.08	1.08
BALANCE SHEET DATA					
Total assets	\$1,415,870	\$1,329,194	\$1,320,350	\$1,179,047	\$1,007,226
Total securities	394,450	375,143	439,878	368,357	279,861
Net loans	904,153	850,195	744,161	712,677	640,727
Total deposits	980,439	993,499	1,077,969	937,488	761,628
Total stockholders' equity	121,615	120,386	148,555	144,242	128,752
PERFORMANCE RATIOS					
Return on average assets	0.42%	1.07%	1.15%	1.09%	1.02%
Return on average equity	4.55%	10.75%	9.93%	8.61%	8.17%
Dividend payout	121.90%	47.70%	45.05%	53.29%	61.08%
Average equity to average assets	9.22%	9.92%	11.57%	12.72%	12.42%

Dollars in thousands

LOANS



DEPOSITS

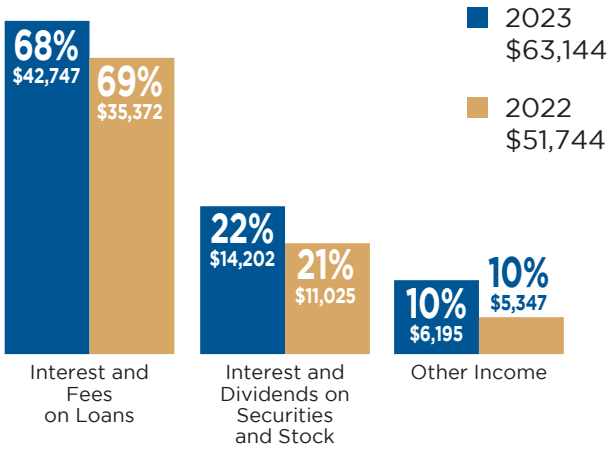


2023 INITIATIVES AND COMMUNITY SUPPORT

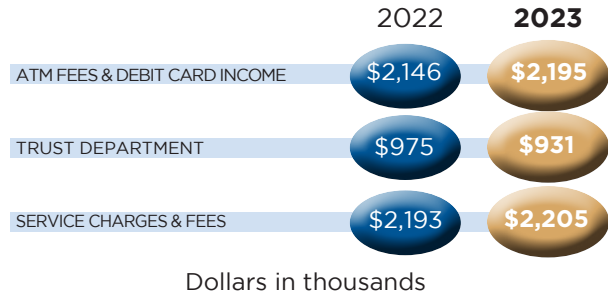
- Opened our first full-service branch in the Lehigh Valley on March 30, 2023 at 1503 Linden Street, Bethlehem PA
- Expanded our deposit and loan product offerings providing innovative solutions.
- Grand opening ribbon cutting for our new Briar Creek branch was held in January 2023 as we relocated from an in-store branch to a larger suite within the same strip mall located at 55 Briar Creek Plaza, Berwick PA
- Continued to support more than 200 non-profit agencies throughout our markets with combined employee and Bank donations in excess of \$245,000
- Launched a new and enhanced online banking platform providing many new and improved features as well as mobile banking for consumers and businesses.

INCOME STATEMENT IN GRAPHIC FORM

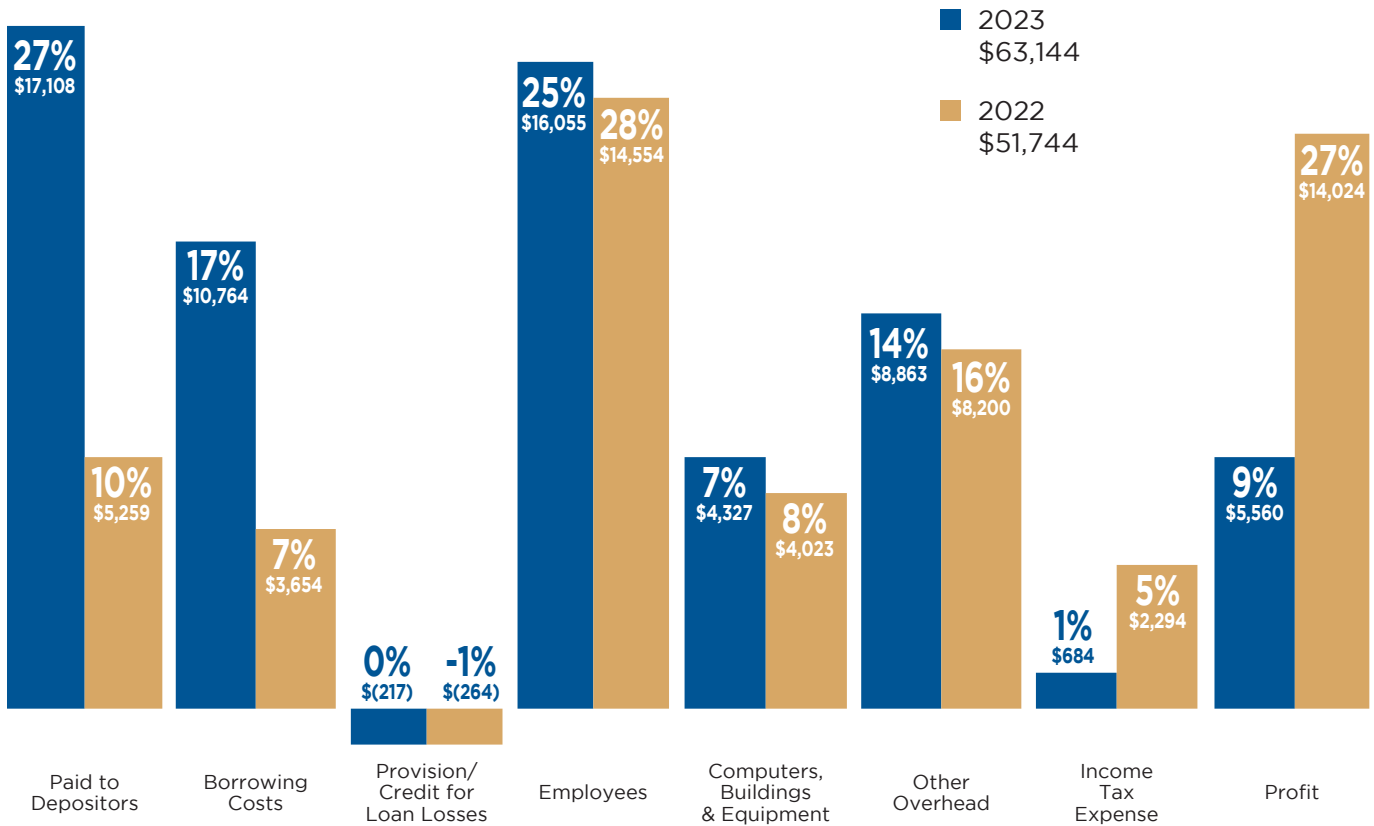
How We Generated
Income in 2023 vs 2022:



MAJOR COMPONENTS OF OTHER INCOME



How We Used Our Income in 2023 vs 2022:



Dollars in thousands and percentages indicate ratio to total income

TO OUR SHAREHOLDERS

2023: A YEAR OF CHALLENGES, COMMITMENT TO COMMUNITY, AND CULTURE

2023 was truly a challenging year for the Banking industry as a whole as well as for your Bank, First Keystone Community Bank (“FKCB”).

In early March 2023, the Banking industry as a whole encountered a significant challenge as two large banks failed: Silicon Valley Bank (“SVB”) and Signature Bank, followed by First Republic Bank in May 2023. FKCB reacted immediately in March 2023 and published several articles in local newspapers, on social media and our website explaining the factors that differentiate First Keystone Community Bank from those that failed, including but not limited to our strong capital and liquidity positions, low deposit exposure to non-FDIC insured deposits, our commitment to our relationship-based business model which focuses on building long-term trust with our customers, and our dedication to small businesses and diverse industries within the communities we serve. We provided education and guidance regarding FDIC insurance to not only our depositors but to consumers throughout each of our markets.

Another challenge encountered in 2023 was short term rates. After two consecutive years of stagnant interest rates during COVID, the Federal Reserve raised rates seven times in 2022 for an aggregate increase of 4.25%, and while the pace of increased rates tapered in 2023, rates increased an additional four times for an aggregate increase of 1.00%. The total rates up adjustment of 5.25% in 17 months marked an unprecedented faster for longer adjustment to interest rates in more than 40 years.

As a result, our total interest expense more than doubled in 2023 compared to 2022 or by \$18,959,000 primarily due to more interest paid to depositors resulting from increased interest rates and an effort to retain and grow deposit relationships, and an increase in interest paid on short and long-term borrowings through the Federal Home Loan Bank due to increased amounts borrowed and rate. Although our interest income increased by \$10,575,000 to \$56,988,000 primarily due to growth in both volume and interest yields in our investment and loan portfolios, the increased interest income was not sufficient to completely overcome the challenges of increased deposit and borrowing expense. As a result, our net interest margin decreased from 3.19% in 2022 to 2.38% in 2023 and net interest income decreased by \$8,384,000.

Total assets increased to \$1,415,870,000 at December 31, 2023 compared to \$1,329,194,000 at December 31, 2022, an increase of 6.5%. Total debt securities available-for-sale increased \$19,524,000 or 5.2% to 392,968,000 as of December 31, 2023. Net loans increased in 2023 from \$850,195,000 to \$904,153,000, a 6.3% increase.

Overall, for the fiscal year ended December 31, 2023, First Keystone Corporation reported earnings of \$5,560,000, compared to \$14,024,000 for 2022, a decrease of \$8,464,000. Net income per share in 2023 was \$0.91 while dividends remained steady at \$1.12 per share for both 2022 and 2023.

In summary from a regulatory standpoint, the Bank remains well-capitalized and compares favorably to all regulatory ratios. The Corporation continued our tradition of paying shareholders dividends, as we have consistently since commencement of the Corporation in 1984.

For additional information on the Bank’s financial performance, please see the Financial Highlights summary on page 1, along with the more detailed information below the Highlights, the Income Statement in Graphic Form on Page 2, and in our 2023 Form 10-K filing located on our website at firstkeystonecorp.fkc.bank.

Community Support:

We remain committed to connecting with each other and building a culture that benefits our employees, customers, communities, and shareholders. In 2023 our employees not only donated their personal funds totaling \$9,896, which in turn supported non-profit organizations throughout our communities. They also volunteered close to 1800 hours, outside of work hours. In addition, the bank supported more than 200 non-profit organizations by contributing over \$235,000 throughout our market footprint.

Culture: Education and Recognition:

Our Executive Management Team, pictured below, has 142 combined years of service in the banking industry, with experience ranging from frontline teller and customer service to commercial lending, accounting and finance, information technology, deposit operations, credit analysis and underwriting, and risk mitigation.

Throughout the organization, we are truly fortunate to have very dedicated and talented employees whose range of years in service reach to greater than 45 years. We recognize and celebrate their milestone anniversaries annually. Please see the back cover of this publication which recognizes some of our long-term employees.

While we recognize and appreciate the longevity of our employees' years of service, we are also cognizant of the challenges of the "retirement cliff." We believe in employee development and support our employees' education and career paths with a variety of resources including in-house and externally provided webinars on many pertinent subjects such as cyber-security, current compliance and regulatory topics, and professional development. We also support and encourage their attendance at a wide variety of seminars and schools.

In addition to supporting our employees' education, we also support the education of youth by sponsoring the PA Council on Financial Literacy Stock Market Challenge which offers students the opportunity to learn about personal finance and budgeting along with entrepreneurship skills that will help them thrive in the workforce and in life.

This year is an exciting year for our Bank as we look forward to celebrating our 160-year anniversary on September 21, 2024. From our humble beginnings in a 400 square foot building located in downtown Berwick, you have helped us prosper and grow, providing banking services to consumers and businesses through 19 full-service branches located in 5 counties and supporting an additional 11 contiguous counties.

As always, we thank and recognize our employees, officers, and board members for their continued outstanding efforts.

We also sincerely thank you for your unwavering support and confidence.



Elaine A. Woodland

President and Chief Executive Officer

*L-R: Jonathan Littlewood, Chief Lending Officer;
Mark McDonald, Chief Credit Officer;
Elaine A. Woodland, President & CEO;
Diane C.A. Rosler, Chief Financial Officer;
Chris Zlobik, Chief Banking Officer*

FIRST KEYSTONE COMMUNITY BANK

160 YEARS IN THE MAKING

On September 21, 1864, First Keystone Community Bank (FKCB) opened its doors as First National Bank of Berwick. The bank started with \$50,000 in capital and seven employees in its first home on East Front Street in Berwick. The 16 x 25-foot brick building saw the fledgling bank soon outgrow its original location.

Almost one hundred sixty years later, First National Bank of Berwick has become First Keystone Community Bank with 19 branches in five counties, 217 employees, and more than \$1 billion in assets. As we celebrate this milestone anniversary, we are proud to continue the core values and work ethic that grounded FKCB in that small building in 1864 to modern day as we continue to serve the many families and businesses in our communities.

FKCB has seen many changes and advancements over the past 160 years, but one thing remains constant--the dedication and service to the local people and businesses in the communities. We live, work, and grow alongside our customers and we are proud to be a strong community partner to ensure the vitality of the economy and help our local people and businesses thrive.

We are proud to support our local communities throughout the year with donations and sponsorships. In 2023, FKCB donated \$235,234 to local community and service organizations throughout our service area. Our employees showed their community support through Denim Days, which raised \$9,896 for 17 non-profit organizations, as well as volunteering 1,797 hours for local activities and events. Our branches also conducted drives for books, toys, food, etc. because helping these local organizations assists our friends, our families, and our neighbors.

This past year, FKCB saw the evolution of the bank's services with two new branch locations. After 24 years located in the Giant Store, our Briar Creek branch hosted a Grand Opening in January 2023 for its new standalone location at the Briar Creek Shopping Center. This new location provides customers with a more conducive banking atmosphere and allows Briar Creek to serve as a training center for our front-line employees.

We expanded our footprint in Northampton County by transitioning our Loan Production Office into a new, full-service branch located on Linden Street in Bethlehem, allowing us to better assist our customers with their day-to-day transactions and offer our full line of products and services.

FKCB also saw many advancements on the digital side this year that benefited both our customers and our internal operations. We are excited to have implemented the launch of our new digital banking platform for online and mobile banking. This launch brought with it many new features, such as a budgeting component, credit score monitoring, and the ability for our business customers to access our mobile banking platform.

We also expanded our product line with two new checking account options and a new mortgage program. Our Keystone First checking account is geared towards youth ages 13-17, providing them with a transactional account and their first VISA® debit card. The account is designed to teach financial responsibility and account management. Our Keystone Bank On checking account is an innovative product designed to introduce safe, reliable banking to people in our community who currently do not utilize a bank and/or banking services. The Turn Key Loan Program is a flexible loan program that offers a low down payment option, making homeownership a viable possibility for many consumers.

Looking forward, our customers will see advancements in our services such as our new online account opening platform that allows customers to open accounts from virtually anywhere with a computer or mobile device, making banking easy and convenient.

We are upgrading and replacing our ATMs with newer models to provide greater speed and efficiency. And we will be launching our new contactless debit card giving customers access to their funds with a tap of the card.

We continue our dedication to financial education with our financial literacy programs and fraud education. FKCB continues to recognize the importance of learning the basics of banking at an early age with skills like balancing a checkbook and managing a savings account.

Speaking of fraud education, we continue to fight back against fraudsters and scammers by increasing the awareness of our customers. We have introduced a quarterly fraud newsletter to keep customers up to date on current scams and fraudulent activity so they can protect themselves.

We realize that our employees are our best asset, and we are looking forward in 2024 to providing them enhanced training opportunities. Our goal is to prepare our employees for success by giving them the resources needed to excel in their positions. Providing our employees with the tools to deliver first-rate service to our customers is an investment in ourselves and our communities. We are investing in upgrades to our information technology system and frontline equipment that will provide them with the latest technological systems and help our employees provide more efficient service to our customers.

First Keystone Community Bank is defined by its motto, “Yesterday’s Tradition. Tomorrow’s Vision.” For nearly 160 years, we have been your community bank that understands your needs, your visions, and your goals. We have stood beside you as you grew and evolved, bought your first home, started a family, and planned your retirement, and we intend to be here for generations to come. First Keystone Community Bank is your destination for “Local banking for the community we all call home.”



YESTERDAY'S TRADITIONS.
TOMORROW'S VISION.

FIRST KEYSTONE CORPORATION BOARD OF DIRECTORS



NANCY J. MARR
President Emerita,
Marr Development Inc.

ELAINE A. WOODLAND
President & Chief Executive Officer
First Keystone Community Bank

WHITNEY B. HOLLOWAY
Business Manager
Millville Area School District

MICHAEL L. JEZEWSKI
President & Owner
Delta Electrical Systems, Inc.

JOHN E. ARNDT, VICE CHAIRMAN
Owner
Arndt Insurance Agency

DAVID R. SARACINO, SECRETARY
Retired Vice President & CFO
First Keystone Community Bank

WILLIAM E. RINEHART
President & Owner
Gray Chrysler Dodge Jeep Ram and
Grey Chevrolet

D. MATTHEW BOWER
President
Don E. Bower, Inc.

ROBERT A. BULL, CHAIRMAN
Attorney
Bull & Bull LLC

DIRECTOR EMERITI



DR. JOSEPH B. CONAHAN, JR



JEROME F. FABIAN



JOHN G. GERLACH

OFFICERS

ROBERT A. BULL
Chairman

ELAINE A. WOODLAND
President & Chief Executive Officer

JOHN E. ARNDT
Vice Chairman

DIANE C.A. ROSLER
Chief Financial Officer/Treasurer

DAVID R. SARACINO
Secretary

CHERYL L. WYNINGS
Assistant Secretary

FIRST KEYSTONE COMMUNITY BANK OFFICERS*

ROBERT A. BULL
Chairman of the Board

JOHN E. ARNDT
Vice Chairman

DAVID R. SARACINO
Secretary

EXECUTIVE OFFICERS

ELAINE A. WOODLAND
President
Chief Executive Officer

JONATHAN LITTLEWOOD
Senior Vice President
Chief Lending Officer

MARK J. MCDONALD
Senior Vice President
Chief Credit Officer

DIANE C.A. ROSLER
Senior Vice President
Chief Financial Officer & Cashier

CHRISTOPHER ZLOBIK
Senior Vice President
Chief Banking Officer

OFFICERS

SENIOR VICE PRESIDENT

JUNE GEORGE
Branch Administrator

REBECCA A. HOOPER
Senior Trust Officer

KEVIN M. KRIEGER
Compliance Officer & CRA Officer

VICE PRESIDENT

JODI L. ALLEY
Loan Operations Manager

STACIA L. ARNAUD
Commercial Services Officer III

SANDRA L. COLE
Community Office Manager II

AMANDA D. JARSKI
Compliance Officer

KATHLEEN M. JARSKI
Regional Branch Manager

DONNA J. KEEFER
Deposit Operations Manager

LAURIE J. NUDO
Regional Branch Administrator

THOMAS POPKO
Commercial Services Officer

MICHAEL C. SANTIAGO
Commercial Services Officer & Sr. Market Manager

JOHN A. DOUGHERTY
Community Office Manager II

LAUREN E. DUANE
Business Services Manager

BRIAN M. KLINEFELTER
Credit Department Manager

CINDY LAIDACKER
HR Manager

JOHN SERAFIN
Commercial Services Officer III

JEFFREY GILBERT
Commercial Services Officer III

BRENDA L. GRASLEY
Consumer Loan Manager

SARAH MANEVAL
Commercial Services Officer III

KRISTI A. MCCLINTOCK
Commercial Loan Document Specialist II

FRANCES I. SEWARD
Regional Branch Administrator

LEE A. HESS
Loan Review Officer & Security Officer

JASON P. HOLLOWAY
Commercial Services Officer III

THOMAS J. MCGRATH III
Commercial Services Officer II

RYAN NAGLE
IT Manager

KIMBERLY S. SHINER
Community Office Manager II

ASSISTANT VICE PRESIDENT

TIFFANY L. BIENKOWSKI
Commercial Services Officer I

STACY L. GORDNER
Accounting Manager

BONNIE NEVEL
Deposit Processing Supervisor

BRANDON BROWN
Commercial Services Officer I

HERBERT H. HARMON, JR.
Senior Facilities Manager

SHERRI A. SITLER
Deposit Review Officer

LEVI E. DILTZ
Compliance Administrator/ISO

RACHEL JENNINGS
Post-Closing Document Specialist

CURTIS SNOWDEN
Commercial Services Officer I

MELANIE A. FISHER
Credit Analyst II

STEVEN M. KOTCH
Loan Workout Officer

CINDY L. THORNE
Trust Officer

YOLANDA FRANCIS
*Regional Branch Administrator/
Training Specialist*

MARTIN B. LEANDRI
Financial Consultant/Trust Officer

CHERYL L. WYNINGS
*Executive Administrative Assistant/
Assistant Secretary*

ASSISTANT CASHIER/OFFICER

DAWN BETTINGER
*Commercial Loan Documentation
Specialist I*

KAREN HENRICKSON
Electronic/Deposit Processing Clerk

KATHRYN MCNEAL
Mortgage Loan Underwriter/Processor

MEGAN R. BOONE
Electronic/Deposit Clerk

LILIANA HENRICKSON
Keystone Banker III

ASHLEY M. MILLOWAY
Mortgage Loan Consultant I

SHANE A. DAVIS
Accountant II & Systems Administrator

JOAN HENRY
Loan Operations Supervisor

KIM R. MURREN
Community Office Manager I

NICOLE DIETTERICK
Community Office Manager I

JACKSON JAFFIN
Credit Analyst II

TINA L. ROTH
IRA/HSA Specialist

GEOVANY ELIAS
Commercial Services Officer

JUSTINE KISHBAUGH
Loan Operations Specialist

TERESA STERNER
Marketing Manager

LYDIA FATULA
Credit Intake/Doc Prep Specialist

ALEX KLINGER
Accountant I/Loan Data Specialist

ELIZABETH THOMAS
Consumer Loan Underwriter/Processor

LAUREL FIDRICK
Project & Implementations Coordinator

MICHELLE E. KOZAK
HR Specialist

JESSICA THORNE
Accountant II/Purchasing Agent

JENNIFER GROBLEWSKI
Community Office Manager I

ANGELA A. MACKERT
Community Office Manager I

DYLAN WOODARD
Systems Engineer/Asst. IT Manager

*Officers as of December 31, 2023

CORPORATE INFORMATION

THE CORPORATION

First Keystone Corporation is a bank holding company incorporated under the Pennsylvania Business Corporation Laws. Its assets consist primarily of the assets of its wholly-owned subsidiary, First Keystone Community Bank.

First Keystone Community Bank serves Columbia, Montour, Luzerne, Monroe, Northampton and Lehigh Counties. The Bank engages in general banking business and also provides fiduciary services.

CORPORATE HEADQUARTERS

First Keystone Corporation
111 West Front Street
Berwick, PA 18603
Telephone: 570-752-3671
Fax: 570-752-4022

NOTICE OF ANNUAL MEETING

The 2024 Annual Meeting of Shareholders will be held at 10:00 a.m., Eastern Daylight Time, on Thursday, May 30, 2024 at:

Berwick Golf Club
473 Martzville Road
Berwick, PA 18603

ANNUAL REPORT ON FORM 10-K

The Annual Report on Form 10-K as filed with the Securities and Exchange Commission may be obtained, without charge, by contacting:

Cheryl Wynings
Investor Relations
P.O. Box 289
Berwick, PA 18603
Telephone: 1-888-759-2266, extension 1175
Locally: 570-752-3671, extension 1175

TRANSFER AGENT AND REGISTRAR

To change or transfer registration of your stock, report a lost certificate, or other related inquiries, please contact our transfer agent at:

Equiniti Trust Company, LLC
48 Wall Street, Floor 23
New York, NY 10005
1-800-937-5449
helpast@equiniti.com

DIRECT DEPOSIT

Shareholders may have their cash dividends deposited directly into the account of their choice at any banking institution, with no charge. Additional information and enrollment materials for direct deposit can be obtained by calling 1-800-937-5449.

DIVIDEND REINVESTMENT

The Plan, open to residents of Pennsylvania, provides the opportunity to have dividends automatically reinvested into First Keystone Corporation stock. Participants in the Plan may also elect to make cash contributions to purchase additional shares of common stock. For information regarding the Plan, contact the Plan Administrator at:

Equiniti Trust Company, LLC
Plan Administration Department
Wall Street Station
P.O.Box 922
New York, NY 10269-0560
1-800-937-5449
helpast@equiniti.com

INVESTOR INFORMATION

Information regarding First Keystone Corporation is available online at firstkeystonecorp.fkc.bank. The website also includes additional information of interest to shareholders such as: historical stock prices, dividend declarations, press releases and governance documents.

Requests for information or assistance regarding the corporation should be directed to Shareholder Relations at

1-888-759-2266, extension 1175
Locally: 570-752-3671, extension 1175

STOCK LISTING

First Keystone Corporation common stock is traded on OTC Pink under the symbol "FKYS".

STOCK PURCHASE INQUIRIES

The following brokerage firms make a market in First Keystone Corporation common stock:

RBC Dain Rauscher, 800-223-4207
Janney Montgomery Scott LLC, 800-526-6397
Stifel Nicolaus & Co. Inc., 800-679-5446
Boenning & Scattergood, Inc., 800-883-1212

INDEPENDENT PUBLIC ACCOUNTANTS

Baker Tilly US, LLP
99 Wood Avenue South, Suite 801
Iselin, NJ 08830-2734
Telephone: 848-467-3909

OFFICE LOCATIONS



- | | | |
|---|---|---|
| <p>MAIN OFFICE
111 West Front Street
Berwick, PA 18603
570-752-3671</p> | <p>DANVILLE OFFICE
1049 Bloom Road
Danville, PA 17821
570-275-8000</p> | <p>MOUNTAIN TOP OFFICE
18 North Mountain Boulevard
Mountain Top, PA 18707
570-715-0720</p> |
| <p>NESCOPECK OFFICE
437 West Third Street
Nescopeck, PA 18635
570-759-2767</p> | <p>BRIAR CREEK OFFICE
55 Briar Creek Plaza
Berwick, PA 18603
570-802-0541</p> | <p>PLYMOUTH OFFICE
463 West Main Street
Plymouth, PA 18651
570-719-1400</p> |
| <p>SALEM TOWNSHIP OFFICE
400 Fowler Avenue
Berwick, PA 18603
570-759-2628</p> | <p>KINGSTON OFFICE
299 Wyoming Avenue
Kingston, PA 18704
570-718-1110</p> | <p>DALLAS OFFICE
2325 Memorial Highway
Dallas, PA 18612
570-674-1030</p> |
| <p>FREAS AVENUE OFFICE
701 Freas Avenue
Berwick, PA 18603
570-752-1244</p> | <p>STROUDSBURG OFFICE
559 Main Street
Stroudsburg, PA 18360
570-424-9700</p> | <p>SHICKSHINNY OFFICE
107 South Main Street
Shickshinny, PA 18655
570-542-6060</p> |
| <p>SCOTT TOWNSHIP OFFICE
2301 Columbia Boulevard
Bloomsburg, PA 17815
570-784-0354</p> | <p>MOUNTAINHOME OFFICE
1154 Route 390
Cresco, PA 18326
570-595-9700</p> | <p>BETHLEHEM OFFICE
1503 Linden Street
Bethlehem, PA 18017
610-419-1412</p> |
| <p>MIFFLINVILLE OFFICE
133 West Third Street
Mifflinville, PA 18631
570-752-5750</p> | <p>BRODHEADSVILLE OFFICE
2022 Route 209
Brodheads ville, PA 18322
570-402-2008</p> | |
| <p>HANOVER TOWNSHIP OFFICE
1540 Sans Souci Highway
Hanover Township, PA 18706
570-825-7352</p> | <p>SWIFTWATER OFFICE
2070 Route 611
Swiftwater, PA 18370
570-839-7880</p> | |

40+ years

Susan Slusser
Brenda Grasley
Sherri Sitler
Donna Keefer



30-39 years

Pamela Wolford
Sandy Cole
Lee Hess
Kim Shiner
Cheryl Wynings
Jodi Alley
Fran Seward
Diane Rosler
Tina Roth
Bonnie Nevel

20-29 years

Alisha Kishbaugh
Cynthia Brannon
Justine Kishbaugh
Rebecca Hooper
Sara Talanca
Kristi McClintock
Bethany Tonkinson
Diane Ruhmel
Steve Kotch
Karen Henrickson
Cindy Shultz
Elaine Woodland
June George
Megan Boone
Ruthann Belles
Herb Harmon

Yesterday's Traditions.
Tomorrows Vision.



888-759-2266 www.fkc.bank

