

Q: Where are all of the branches located?

Caruthersville	Charleston	Dexter
100 W. 3rd St. Caruthersville, MO 63830	501 S. Main St. Charleston, MO 63834	710 W. Business Highway 60 Dexter, MO 63841
Hayti	Portageville	Sikeston
805 E. Washington St. Hayti, MO 63851	301 E. Third St. Portageville, MO 63873	750 S. Main St. Sikeston, MO 63801
	Matthews	
	100 W Main St. Matthews, MO 63867	

Q: What is the organizational structure of the North and South markets?

- A: Matthew Drake**, Chairman of the Board/CEO
Lance Crawford, President/COO/Vice Chairman
Sara Patterson, Chief Risk Officer/Trust Officer
Zachary Fayette, North Market President
Charles "Trey" Cain III, South Market President
Kay Watkins, Hayti Community Bank President
Josh Miller, Dexter Community Bank President

Q: What are the standard holidays?

A: We follow the Federal Reserve holiday schedule:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Juneteenth
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Q: What about my pay?

A: Your pay rate will not change when you become an employee of FSBT. Historically annual raises have been given at the beginning of the new year. Those are based on your performance and year end evaluation.

Q: What about my bonus?

A: At FSBT employees are rewarded with an annual bonus through our incentive compensation program. The payout is equal to a certain number of days based on the bank's performance. The past two years we have paid out 16 days! Employees are also able to earn additional payouts throughout the year with our '5 Star Advantage Program'

Q: What about a retention bonus?

A: SSB employees that stay on through the conversion will be given a bonus of up to 20 days of pay. This will be a one-time payout and will be assessed after the completion of the conversion.

Q: What about the vacation days I have now?

A: Your vacation days you have currently will roll over to FSBT-you will need to use those in 2026 as they will not be carried over into the new year. Beginning January 1, 2027 you will be under the FSBT Vacation/PTO policy.

• Q: How many vacation/PTO days will I receive?

A: 10 days of vacation will be given to each full-time employee at the beginning of each calendar year. Your current years of service at SSB will be taken into account for vacation days.

Employees with One (1) or More Years of Service

On January 1 of each calendar year, all full-time employees will have vacation and PTO available.

Vacation accrual will be based on length of service as detailed in the schedule below.

One (1) additional vacation day starting the 1st day of the year following Five (5) years of employment. Maximum vacation accrual is twenty (20) vacation days.

- | | |
|-------------------------------|--------------------------------|
| > 5 years - 11 days | >10 yrs – 16 days |
| > 6 years - 12 days | >11 yrs – 17 days |
| >7 years - 13 days | >12 yrs – 18 days |
| >8 years - 14 days | >13 years - 19 days |
| >9 years - 15 days | >14 years - 20 days\ |

Vacation time may not be banked and must be taken during the calendar year in which it is accrued. Employees will not be paid for any unused vacation remaining at the end of the vacation year beginning in 2010. However, when a formal request by bank management is made to an employee to cancel vacation plans and the vacation cannot be rescheduled before the end of the year, the employee will be permitted to take the vacation in the following year, along with any additional vacation earned for the following year.

Employees will accrue PTO of six (6) days/ (48) hours on January 1 of each year. Any PTO days not used by an employee will be added to their personal PTO bank. The maximum number of days to be banked will be (6)/ (48) hours.

Q: What if I need to be off to take care of my child or attend an event at school?

A: At FSBT we try to be as flexible as possible when it comes to working parents. We provide employees with plenty of time off and you can use that as needed. The same goes for school events. We do not want you to miss any moments and your supervisor will work with you to make sure you don't. Communication with your supervisor is key here so staffing can be arranged. We are a family-oriented institution and do our best to accommodate when possible.

Q: What is BRIDGE-IT?

A: BRIDGE-IT is a part of FSBT's new collaborative network, developed to provide team members with an easy-to-use, easy-to-access platform for resources, alerts and company news, working in conjunction with Microsoft Teams to support employee collaboration. BRIDGE-IT is continually updated with important information. Remember to check daily to ensure you don't miss critical information.

Q: How do I ask for vacation or PTO day?

A: Submit a request through the Paycom app to be approved by your supervisor. You can check how many PTO hours you have available there as well. For additional help, watch the Paycom video explaining the process, titled, "Time-Off Requests 101 for Employees."

Q: When do we get paid and how?

A:Your paycheck is paid through direct deposit every Friday.

Q: What is the required attire?

A: The required attire is business casual. Dresses should be an appropriate length, no shorter than one inch above the knee. Open-toed sandals such as Birkenstocks, as well as cold shoulder tops, are not allowed. On Fridays, employees may wear business-appropriate jeans without holes. Excessively casual shoes such as Birkenstocks, flip-flops or Uggs should not be worn.

Q: Who are the board of directors?

A: Matthew Drake, Lance Crawford, William E. Townsend, Rogers VanAusdall Jr., Eric Petersen, David N. Dunagan, Glen Whitener, Chris Crysler, Stan Dunagan, Rogers VanAusdall III, Sara Patterson and Bruce Lawrence.

Q: How will I know if FSBT has job openings?

A: For current career opportunities, check with BRIDGE-IT, the HR department, fsbtrust.com/careers or the FSBT Facebook page.

Q: What is my employer's vision for the bank?

A: Our mission is to be the preferred community bank whose employees build relationships to deliver financial solutions through exceptional service. We take pride in connecting customers and our communities with resources they need to grow and succeed.

Q: Who do I call if I am running late or sick?

A: Call your supervisor as soon as possible, or call the HR department if your supervisor cannot be reached.

Q: Who do I contact if I have benefits questions?

A: For benefits questions, contact the HR department. If you have questions related to the ESOP program, contact the HR department or Executive Vice President, Sara Patterson.

Q: Where can I find a copy of the employee handbook?

A: The employee handbook can be found on Paycom, or BRIDGE-IT.

Q: Is there an internal staff directory?

A: The internal staff directory can be found on BRIDGE-IT.

Q: Where can I find the organizational chart?

A: The organizational chart can be found on BRIDGE-IT.