



# **First Fidelity Bank**

The finest traditions of community banking

**FORT PAYNE**

**256-845-1077**

**RAINSVILLE**

**256-638-6342**

**IDER**

**256-657-6255**

[www.bankffb.com](http://www.bankffb.com)

MEMBER  
FDIC

— Since 1965 —



*Holiday Christmas Open House*

*December 18, 2025*

*10am-2pm*

*Refreshments, Mix & Mingle!!!*





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December 12, 2025

To our Valued Customers and Friends,

As you may have already heard, First Fidelity Bank has entered into a definitive merger agreement with First Bank of Alabama, a \$1.2 billion bank headquartered in Talladega, AL. The combined banks will have assets over \$1.3 billion with 18 offices serving mostly rural communities in the middle and northeastern portion of the State – from Clanton, AL up to Mentone, AL.

First Bank of Alabama was founded in 1848 and is the oldest continuously operated bank in the State of Alabama and the Southeast. First Fidelity Bank was founded in 1965 in Fort Payne and is in its 60<sup>th</sup> year of operation. Both banks have similar operating philosophies serving primarily rural areas over seven counties in East and Northeast Alabama. Both banks are highly respected in the communities they serve and have strong capital levels. This combination will provide enhanced product lines and services to our customers in Fort Payne and DeKalb County with a continued commitment to support and be involved in the communities that we serve.

All of the employees you are accustomed to working at First Fidelity Bank will remain. Loan decision-making will remain local, allowing us to handle larger loan relationships that will help our communities grow. I encourage you to visit First Bank of Alabama's web site at: [www.FBAL.bank](http://www.FBAL.bank).

I encourage you to attend our Holiday Open House scheduled for Thursday, December 18, 2025 from 10am to 2pm to ask any questions and to meet with some of the team members with First Bank of Alabama.

I hope to see you soon.

Kindest Regards,

Stephen K. Eberhart  
President & CEO

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