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Charter Change For Local Bank

(KMZA)--A new name, logo and signage will be the only affects local banking customers will see following a charter change for the First National Bank of Centralia.

President and CEO Bruce Bachman says the bank, to be officially known as First Heritage Bank at the close of business Friday, will now operate under a State of Kansas Banking Charter instead of a Federal Banking Charter.

Among the advantages of a State Chartered Bank are a larger lending limit in order to accommodate larger borrowers, and cost savings due to lower regulatory assessments.

Bachman also points out that there are significantly more State Chartered Banks in Kansas then those operating under a Federal Charter.

First Heritage Bank will continue to be insured by the FDIC, while customers will continue to use their curent checks and debit cards.

The bank has offices located in Centralia, Corning, Seneca and Vermillion.

Many Signals Communications