



FOR IMMEDIATE RELEASE

First Chatsworth Bankshares, Inc. Enhances North Georgia Footprint Through Partnership With NorthSide Bancshares, Inc.

Chatsworth, Georgia and Adairsville, Georgia – January 11, 2019 – First Chatsworth Bankshares, Inc. (“FCBI”), parent of First National Community Bank (“FNCB”), and NorthSide Bancshares, Inc. (“NBI”), parent of NorthSide Bank (“NorthSide”), jointly announced today the execution of an Agreement and Plan of Merger, pursuant to which NBI and NorthSide will merge with and into FCBI and FNCB, respectively, through an all-stock merger with FCBI and FNCB as the surviving entities.

With the merger, the combined organization’s branch footprint will extend along I-75 from Cartersville, Georgia to Dalton, Georgia. The combined organization will have approximately \$300 million in assets, \$250 million in deposits, 83 associates, 7 branches across 4 Georgia counties, and a loan production office in Chattanooga, Tennessee.

“We are incredibly excited about this partnership, which combines two community banks in northwest Georgia, geographically connected, expanding the footprint for the customers of each bank,” said Johnny Waters, FNCB’s Chairman. “We also look forward to delivering significant long-term value for our combined shareholders as a result of this transaction.”

Larry Flowers, NorthSide’s President and CEO, who will assume those roles for both FCBI and FNCB following the transaction noted, “We are very excited about the opportunities that will be generated through this partnership between our very customer-centric organizations. Our cultures, core values, and strategies align very well, and we are both extremely committed to the respective communities we serve.”

The transaction, which is expected to close in the 2nd quarter of 2019, remains subject to approval by NorthSide Bancshares, Inc.’s shareholders and approval by federal and state regulatory authorities as well as the satisfaction of other customary closing conditions provided in the merger agreement.

NorthSide Bancshares, Inc. was advised by Olsen Palmer LLC and the law firm of Alston & Bird LLP. First Chatsworth Bankshares, Inc. was advised by the law firm of James Bates Brannan Groover LLP.

About First Chatsworth Bankshares Inc.

Originally founded in 1975, Chatsworth, Georgia-based First National Community Bank, the wholly-owned subsidiary of First Chatsworth Bankshares, Inc., has \$162 million in total assets and \$140 million in total deposits. First National Community Bank currently operates 3 full-service banking centers and 1 drive-thru center in Chatsworth, Dalton, and Eton, Georgia, a mortgage office in Dalton, Georgia, and a loan production office in Chattanooga, Tennessee. For more information, visit the company's website at www.fncbank.com.

About NorthSide Bancshares, Inc.

Founded in 2005, Adairsville, Georgia-based NorthSide Bank, the wholly-owned subsidiary of NorthSide Bancshares, Inc., has \$126 million in total assets and \$107 million in total deposits. NorthSide Bank currently operates 3 full-service banking centers in Cartersville, Adairsville, and Calhoun, Georgia. For more information, visit the company's website at www.northsidebankga.com.

Cautionary Statement Regarding Forward-Looking Statements

Forward-looking statements in this press release, such as statements relating to future plans and expectations, are subject to risks, uncertainties, and other important factors, such as continued economic difficulties at local, national, or global levels, greater than expected noninterest expenses, regulatory changes, unpredictable natural or other disasters, or a deterioration in credit quality, which could cause actual results to differ materially from our expectations of future results, performance or achievements, or industry results, expressed or implied by such forward-looking statements. These statements are "forward looking statements" for purposes of applicable securities laws, and are based on current information and/or management's good faith belief as to future events. The words "believe," "expect," "anticipate," "project," "should," and similar expressions signify forward-looking statements. Forward-looking statements should not be read as a guarantee of future performance.

First Chatsworth Bankshares, Inc. and NorthSide Bancshares, Inc. undertake no obligation to revise or update publicly any forward-looking statements for any reason.