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Kenneth V. Jones to retire after 50 years of transformational leadership in community banking

Middlesboro, KY — First State Bank of the Southeast proudly announces the upcoming retirement of Kenneth “Ken” V. Jones, a respected and visionary leader whose five-decade career has helped shape the face of community banking across the region. Ken will officially retire, concluding a remarkable journey marked by operational excellence, strategic foresight, and a deep commitment to the people and communities he has served. Since joining First State Bank of the Southeast in 2017, Ken has served as President/Chief

Operating Officer, guiding the institution through one of its most transformative eras. Under his leadership, the bank undertook a comprehensive operational realignment that strengthened its internal culture, boosted efficiency, and modernized customer experiences through vital technology investments. His steady hand and results-driven approach helped position First State Bank for sustainable growth and long-term resilience. “Ken has been instrumental in elevating this institution,” said Katherine Reese, Chairman and CEO. “He brings to

the table not only a wealth of knowledge and strategic insight, but a level of character and care that defines what true leadership looks like. His legacy will be felt here for decades.” Before joining FSB, Ken had already established himself as a prominent figure in community banking. As President and CEO of Citizens Bank in New Tazewell, Tennessee, he led a bold turnaround effort that increased shareholder value by 390%, strengthened relationships with regulators, and culminated in the successful sale of the bank. His earlier career at Home

Federal Bank in Middlesboro included roles as Executive Vice President, Chief Operating Officer, and Chief Financial Officer, where he helped transition the bank from a thrift to a commercial institution and oversaw strategic planning in credit, sales, IT, and finance. Ken’s influence extends well beyond the institutions he’s served. Over the years, he has held numerous industry and civic leadership positions, including Chairman of the Tennessee Division of Independent

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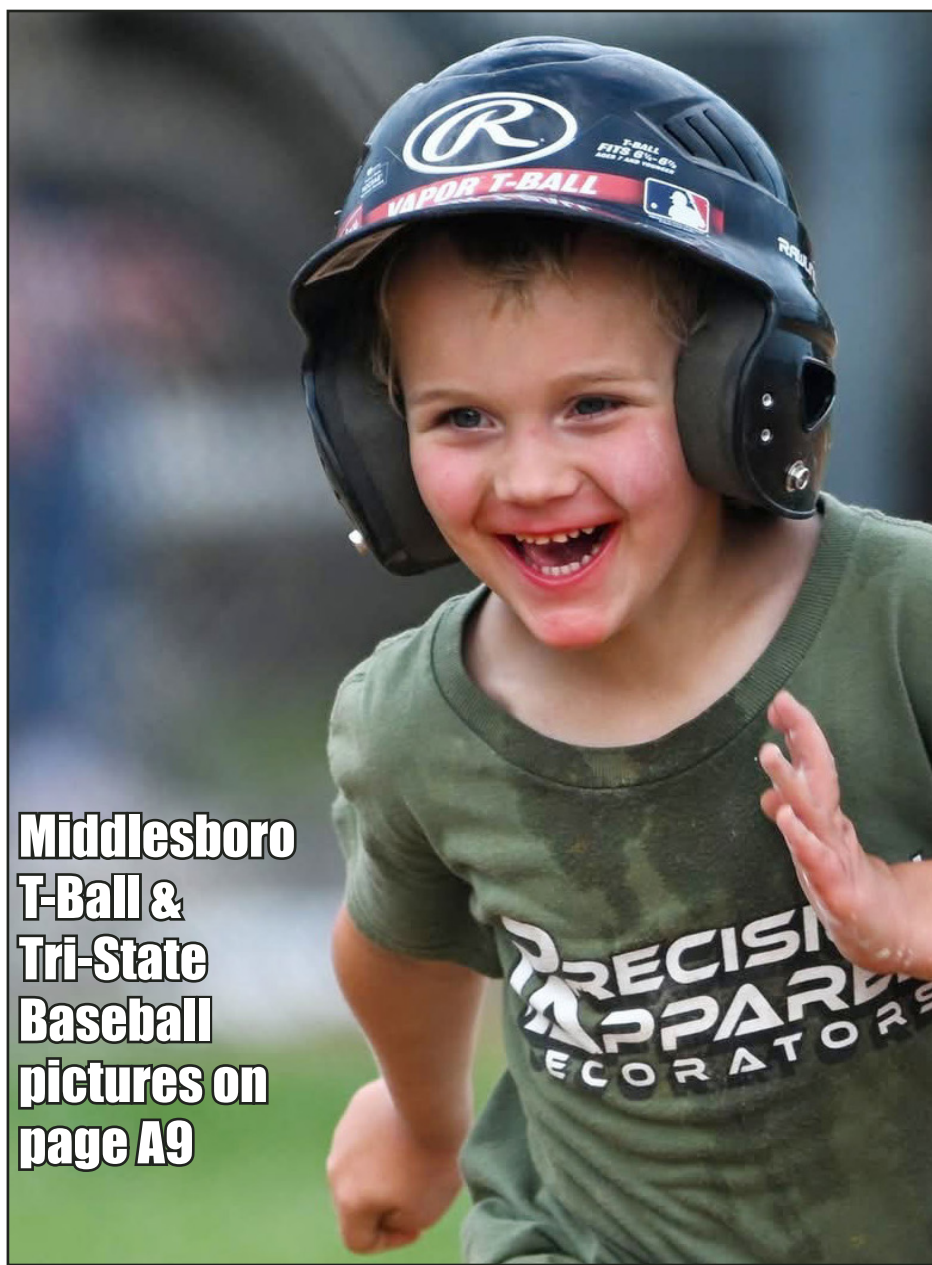






JULY 3rd

Celebrate Independence Day in downtown Pineville on Thursday, July 3rd. Start out the evening with dinner, a little shopping downtown and then a FREE movie (tbd) at 7pm at the Bell Theater!! There will also be food vendors with some of our favorites! Bring your blankets, chairs and be ready to watch our magnificent fireworks display starting at 9:30pm!! We hope to see everyone there!!



Middlesboro T-Ball & Tri-State Baseball pictures on page A9

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