



NEWS RELEASE

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FOR IMMEDIATE RELEASE

Kristie Willoby Named Branch Leader in Dry Ridge

(Dry Ridge, KY - January 20, 2026) - Heritage Bank announces that one of its top performing retail managers has been tapped to lead the Dry Ridge location. Kristie Willoby is a 25-year bank veteran and Grant County native who drove the growth of the Heritage Bank Williamstown location. Now, she is ready to drive similar results in the Dry Ridge location.

Willoby began her banking career as a high school co-op. For the last 18 years she has managed retail banking branches for BB&T and Heritage Bank. For 12 years, Willoby was based in Dry Ridge.

“Kristie Willoby knows every community, every corner and every road in Grant County,” said Greg Young, Heritage Bank, SVP, Head of Retail. “Much of the success of our Williamstown Branch is due to Kristie’s leadership and customer service. We are confident that she will develop the team necessary to grow the Dry Ridge Branch to the same level.”

A former Heritage Bank Volunteer of the Year, Willoby serves on the Williamstown Board of Education, is a long-time member of the Grant County Chamber of Commerce Board, an active leader in the Williamstown Kiwanis Foundation and a member of the Grant County Industrial Development Authority (IDA).

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“One of the reasons I love Heritage Bank is its commitment to the communities where we operate,” said Willoby. “We deliver a true community banking experience built for the 21st century. Heritage Bank prioritizes putting people in positions where they can deliver great customer service and help build up the people and businesses who call those communities home. Many of my friends in Dry Ridge already know and value the Heritage Bank experience, and I look forward to serving them. I also intend to introduce Heritage Bank to even more people in the area.”

About Heritage Bank

Heritage Bank is Northern Kentucky’s homegrown bank, greater Cincinnati’s leading community bank, the 7th largest bank in greater Cincinnati and the number one Kentucky-based SBA lender. The bank specializes in small business banking and excels in providing an unmatched consumer banking experience. In addition to a full range of retail and business products and services, the bank prioritizes the people and technology essential to a convenient, reliable and responsive 21st century community banking experience.

More than 8 out of 10 retail customers would recommend Heritage Bank to a friend or family member. Business customers are more than five times more likely to recommend Heritage Bank than the nation’s average business banking customer. Heritage Bank is locally owned and intends to remain independent.

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