

First Guaranty Bank congratulates 2024 ABA Bank Marketing School graduates

Hammond, LA, April 22, 2024 – Lauren Lee and Allison Ryan of First Guaranty Bank successfully completed the ABA’s Bank Marketing School, a rigorous two-week program that prepares today’s bank marketing professionals to become tomorrow’s marketing leaders.

“FGB believes in investing in our employees,” said Alton Lewis, CEO/President at First Guaranty Bank. “We are proud of Allison’s and Lauren’s accomplishments and look forward to their continued growth within the organization.”

The program provided by the American Bankers Association is held in two parts: virtually for two days and

for a week in Atlanta, Georgia at The Emory Conference Center Hotel. The program hosts students from all over the United States from banks of all asset sizes.

Kay Kearney, Marketing Manager at First Guaranty Bank had this to say about each of the graduates, “Lauren Lee’s acute knowledge of internal systems across various areas of the bank helps provide strategic insight to bank leaders. She is a champion of detailed budgeting and data analysis. Additionally, Allison Ryan plays a pivotal role as the voice of First Guaranty Bank. Allison is a talented writer and storyteller, and she sets an excellent tone for how we want to communi-

cate our brand to the public. Both Lauren and Allison are integral assets to the bank and FGB is fortunate to have them!”

Both Lauren Lee and Allison Ryan have earned their Certificate in Bank Marketing.

About First Guaranty Bank
First Guaranty Bank is a Louisiana state-chartered bank. Founded in 1934, First Guaranty Bank offers a wide range of financial services and focuses on building client relationships and providing exceptional customer service. First Guaranty Bank currently operates thirty-five locations throughout Louisiana, Texas, Kentucky, and West Virginia. First Guaranty’s common stock trades on the NASDAQ under the symbol FGBI. For more information, visit www.fgb.net.

LETTERS TO THE EDITOR



Dear Editor,

Concerns regarding fair enforcement of blighted property codes inside the City of Vanceburg, KY.

I am writing to express my concern about the recent enforcement of our city’s blighted and nuisance property codes. While I understand the importance of maintaining a safe and attractive community, I am troubled by reports of seemingly selective enforcement.

Specifically, there have been concerns raised about properties that appear to be in violation of these codes not being cited, while others are. These inconsistencies raise questions about fairness and impartiality, especially when rumors suggest

some of the unaddressed properties are owned by friends or associates of the Mayor.

A strong, trustworthy police department and a fair-minded local government are essential for a healthy community. Selective enforcement erodes public trust and creates a feeling that the rules only apply to some.

I urge you both to take steps to ensure consistent and impartial enforcement of our blight and nuisance property codes. Perhaps a public review of the enforcement process or a citizen’s advisory board could help foster transparency and public confidence.

Our city thrives when everyone contributes to a clean and safe environment. By ensuring fair and consistent enforcement, we can encourage all residents to take pride in their properties and work together to create a vibrant community for all.

Thank you for your time and consideration.

Sincerely,
Cary Cagle
Vanceburg Resident

Dear Editor,

But Why?

The city has blocked off the top of the old ferry landing on Court Street since the spring floods started back at the end of March. This blocking location is unprecedented as the normal block off point is at the top

of the river bank where two posts were installed by the city over 50 years ago to provide both the safe blocking of any stray traffic from getting close to the high water and to provide access to the driveway at the rear of the property located at the corner of Front and the Court Street ferry landing.

The flood waters are down, almost to summer pool, there is no danger to people wanting to drive down the ferry landing to fish or conduct crew changes for the tug boats, but the street is still blocked off. The landowner at the corner has requested the street be reopened by the city several times so he can have access to his driveway, which lay behind the roadblock, only to be told no by the mayor, but no reason for the continued blockage given. This landowner has used his driveway off this street since 1990 and previous owners used it since the 40’s.

A recent crew change for the tugboats was forced to park on Front Street and carry his equipment all the way to the river, where normally, crew vehicles are driven down to the river to make this crew change quick and easy. Vanceburg is thumbing it’s nose to everyone who enjoyed the ferry landing, but why?

signed, Roger Jahn,
owner of the blocked driveway

Legislative Update

State Representative Patrick Flannery



Session Results: Education remains a priority issue for lawmakers

When you want to know what someone values, you look at their checkbook. In the same way, our state’s budget provides an understanding of our values and how we meet our obligation to all Kentuckians. The laws enacted by the legislature also reflect what we believe is important. And, when you take into consideration both spending and policy, we clearly value education.

We spend more on education than any other area of government and this session we made every attempt to get funding to the level closest to students. The education investments included in the state budget (HB 6) represent the largest increase in funding since the passage of the Kentucky Education Reform Act (KERA). Among the allocations made in the budget are:

- An increase in SEEK funding by 3% in the first fiscal year, and 6% in the next fiscal year for a total of \$612 more per pupil over the two-year period.

- Funding to cover 90% of transportation costs in FY 25, and fully fund the costs in FY 26.

- Increased access to funding for districts with a limited ability to raise local revenue by increasing the Tier 1 equalization.

- Increased General Fund monies by \$4.8 million in each fiscal year for a Pilot Teacher Recruitment Student Loan Forgiveness Program.

- An additional \$2.6 million over the biennium for the Teacher Scholarship Programs.

- \$7.3 million in additional funds in each fiscal year for a new Student Teacher Stipend Program.

And, to be clear, the budget includes plenty of funding for teacher raises. Rather than mandate that districts give their employees a raise, the legislature has chosen to provide additional funding to give districts the resources they need to set salary increases. This is the second budget that we have used to do so, at the request of school superintendents and school boards across the state.

Mandating that districts provide a set raise is bad policy and irresponsible. After all, teachers and school staff work directly for districts - not the state. Can you imagine the state setting pay for any other independent government agency or group? Instead, we want to empower school districts to provide raises that they set based on their needs and local market.

We also provided support for teacher recruitment and retention, including a student loan forgiveness program and other scholarships.

In addition, HB 6 includes almost \$2 billion towards the teacher’s retirement system, an amount far above what is required by law but what is necessary to shore the system up for current and future retirees. We also included \$80 million for teacher’s retirement in HB 1.

HB 142 – Bans all tobacco, alternative nicotine, and vapor products in Kentucky

public schools and requires school districts to adopt disciplinary procedures for violations. The measure also requires school districts to track incidents involving vaping and report them annually to the Department of Education.

HB 162 – Focuses on improving the teaching and comprehension of mathematics by increasing accountability, expanding training and support for teachers, as well as hands-on intervention for students. The measure also aligns post-secondary preparation for teacher candidates and establishes the Kentucky Numeracy Counts Funds to support teachers in local districts.

HB 446 – Addresses disciplinary issues on school buses by requiring a signed agreement between parents/guardians and school districts to outline behavioral expectations and consequences for misbehavior.

HB 611 – Ensures more accountability for chronic absenteeism by requiring school officials to file a complaint with the county attorney when a K-5 student misses 15 days of school

without an excuse.

HB 695 – Establishes the Adaptive Kindergarten Readiness pilot project, aimed at increasing family involvement by delivering age-appropriate reading instruction with an online learning platform.

HB 825 – Requires the State Auditor’s Office to conduct an audit of fiscal controls and operational performance of the Kentucky Department of Education. This program review includes the Kentucky School for the Blind, Kentucky School for the Deaf, and the state-operated technology centers. The audit is due to the Interim Joint Committee on Education by July 1, 2025.

SB 2 – Expands existing school safety statutes to provide both greater physical security and broader mental health supports. The bill allows local school boards to hire armed “guardian” safety officers until a school resource officer is available. The measure also updates requirements regarding trauma-informed teams; expands existing suicide prevention

training to employees who work with students in grades 4-12; and requires districts to provide an anonymous reporting tool for students and parents to supply information on potential threats.

SB 167 – Requires cursive writing to be included in elementary school curriculum and designed to ensure proficiency by the end of grade five. The requirement takes effect at the beginning of the 2025-2026 school year.

As always, I can be reached anytime through the toll-free message line in Frankfort at 1-800-372-7181. You can also contact me via e-mail at patrick.flannery@lrc.ky.gov and keep track through the Kentucky legislature’s website at legislature.ky.gov.



NOTICE

Please Take Notice that on May 1, 2024, Kentucky Power Company (“Kentucky Power”) expects to file with the Kentucky Public Service Commission (“Commission”) an application for approval of revisions to its Demand-Side Management (“DSM”) / Energy Efficiency (“EE”) programs, which will expand its existing Targeted Energy Efficiency Program and add two new DSM/EE programs, called the Home Energy Improvement Program (available to qualifying residential customers) and the Commercial Energy Solutions Program (available to qualifying commercial customers).

The new programs will provide energy audits by trained professionals to help qualifying customers identify cost saving opportunities, as well as offer incentives for upgrading to more energy efficient products.

The Company will propose revisions to its Tariff Demand Side Management Adjustment Clause (“Tariff D.S.M.C.”) and to increase the DSM surcharge factor. The proposed effective date for the revised and new DSM/EE programs and the increased DSM surcharge factor is May 31, 2024. However, Kentucky Power anticipates that the Commission may suspend the effective date of these proposals to conduct a review of Kentucky Power’s application.

The proposed changes to Kentucky Power’s DSM/EE portfolio, if approved, will result in changes to the DSM surcharge factor calculated under Tariff D.S.M.C. The present rates and the proposed rates for each customer classification to which the proposed rates will apply are shown in the table below:

Electric Rate Class	Current Charge per kWh	Proposed Charge per kWh
Residential	\$0.000149	\$0.000644
Residential Time-of-Day	\$0.000149	\$0.000644
General Service - Secondary	-\$0.000016	\$0.000565
General Service - Primary	-\$0.000016	\$0.000565
General Service - Subtransmission	-\$0.000016	\$0.000565
General Service Time-of-Day	-\$0.000016	\$0.000565
Large General Service - Secondary	-\$0.000016	\$0.000565
Large General Service - Primary	-\$0.000016	\$0.000565
Large General Service - Subtransmission	-\$0.000016	\$0.000565
Large General Service Time-of-Day	-\$0.000016	\$0.000565
Municipal Waterworks	-\$0.000016	\$0.000565
Industrial General Service	N/A	N/A

The average customer monthly usage, and the effect upon the average bill for each customer classification to which the proposed rates will apply are shown in the table below. The annual increase to the DSM charge resulting from the proposed changes to the DSM/EE portfolio is \$912,998 (+330.0%) for residential classes and \$804,037 (+4,434.8%) for commercial classes. These proposed increases are reflective of the fact that Kentucky Power is proposing new programs that do not currently exist, and which are not currently reflected in rates. The Company’s proposals in this proceeding will affect the average monthly customer bill only slightly, as demonstrated in the table below:

Electric Rate Class	Average Monthly Customer Usage (kWh)	Average Monthly Bill \$ Increase	Average Monthly Bill % Increase
Residential	1,140	\$0.56	0.35%
Residential Time-of-Day	1,546	\$0.77	0.37%
General Service - Secondary	1,573	\$0.91	0.37%
General Service - Primary	8,817	\$5.12	0.42%
General Service - Subtransmission	9,586	\$5.57	0.39%
General Service Time-of-Day	1,898	\$1.10	0.39%
Large General Service - Secondary	62,484	\$36.30	0.45%
Large General Service - Primary	103,061	\$59.88	0.47%
Large General Service - Subtransmission	106,709	\$62.00	0.65%
Large General Service Time-of-Day	56,418	\$32.78	0.52%
Municipal Waterworks	18,402	\$10.69	0.48%
Industrial General Service	N/A	N/A	N/A

Any person by timely written request for intervention filed with the Public Service Commission may request leave to intervene in the Commission proceeding to review Kentucky Power’s application. The motion shall be submitted to the Public Service Commission, 211 Sower Boulevard, P. O. Box 615, Frankfort, Kentucky 40602-0615, and shall establish the grounds for the request, including the status and interest of the party. If the Commission does not receive a written request for intervention within 30 days of the initial publication of this notice the Commission may take final action on the tariff filing.

Written comments on the Company’s proposals may be submitted to the Public Service Commission by mail to the address listed above or via the Commission’s website: <http://psc.ky.gov>. The rates and terms of service contained in this notice are the rates and terms of service proposed by Kentucky Power; the Commission may order rates to be charged and/or terms of service that differ from the proposed rates and terms of service contained in this notice.

Any person may examine the Company’s application at Kentucky Power’s offices located at 1645 Winchester Avenue, Ashland, Kentucky 41101; 12333 Kevin Avenue, Ashland, KY 41102; 1400 E. Main St. Hazard, KY 41701; and 3249 North Mayo Trail, Pikeville, KY 41501; or by visiting the Company’s website: www.kentuckypower.com.

A copy of the Company’s application and any related documents Kentucky Power may file with the Public Service Commission may be examined Monday through Friday from 8:00 a.m. through 4:30 p.m. at the offices of the Commission at the address listed above, or through the Commission’s website: <http://psc.ky.gov>.

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