



RALPH TAPSCOTT APPOINTED AS HORIZON COMMUNITY BANK'S NEW PRESIDENT AND COO

LAKE HAVASU CITY, Ariz.—August 30, 2019— Horizon Community Bank is pleased to announce the Board of Directors has appointed Ralph Tapscott as President and Chief Operating Officer. Mr. Tapscott succeeds Jerry Ernst who will remain as Chief Executive Officer until retiring from day to day management of the bank around the end of the year, as previously announced. Mr. Ernst will continue to serve on the Board of Directors for Horizon Community Bank.

Horizon Community Bank is excited to bring Mr. Tapscott back to Lake Havasu City to join our executive team. With over 29 years of executive experience in the banking industry, Mr. Tapscott brings significant experience, insight and depth to our executive team as we proceed with our plans for future growth and expansion. Mr. Tapscott's expertise in business development, financial controls, commercial credit, risk management and banking operations will enhance our management team.

Mr. Tapscott has spent much of his career working with community banks. Most recently, he served as President and Chief Executive Officer for Republic Bank of Arizona. Prior to that, Mr. Tapscott held the position of President and Chief Executive Officer at Mohave State Bank, where he served for 7 years.

Mr. Tapscott is active in the community and the banking industry. He has served on the boards of the Arizona Business Council, Phoenix Rotary Club, Lake Havasu City Rotary Club, Arizona Bankers Association, Western Independent Bankers Association and Lake Havasu Area Chamber of Commerce.

Mr. Tapscott earned a Bachelor of Business Administration degree in Finance from Texas Tech University as well as being a graduate of the Pacific Coast Banking School, University of Washington.

Ralph and his wife Koena are excited to be returning to Lake Havasu City, a place they consider home. Mr. Tapscott will begin duties at Horizon Community Bank in the 4th quarter of 2019.

About HCB

Horizon Community Bank is a locally owned and operated FDIC insured commercial bank with branches in Fort Mohave, Lake Havasu City, Mesa, Parker, Kingman and Quartzsite, Arizona, plus loan offices in Goodyear and Phoenix, Arizona. It has almost 100 employees and provides high-touch, customized financial services to those in the healthcare, transportation, hospitality,

real estate and technology industries, as well as general commercial and consumer services. Horizon Community Bank is a subsidiary of holding company Horizon Bancorp, Inc.

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Media contact:
Becky Goldberg, beckyg@horizoncommunitybank.com
928-854-3000