

FNS Bancshares, Inc.

FNS Bancshares, Inc. enters into share buyback plan

Scottsboro, AL (10/30/2019) -- FNS Bancshares, Inc.(the "Company") (OTCQX:FNSB), holding company of FNB Bank, today announced that it entered a written trading plan with a broker for the purpose of repurchasing up to \$2,000,000 of its common stock in accordance with the guidelines specified in Rule 10b5-1 under the Securities Exchange Act of 1934, as amended (the "Repurchase Program").

A plan under Rule 10b5-1 allows companies to repurchase shares when they might otherwise be prevented from doing so by securities laws or because of self-imposed trading blackout periods. The broker will have the authority under the terms of the plan to repurchase shares on the Company's behalf in accordance with the terms of the plan. There is no guarantee as to the number of shares that the Company will repurchase under the Repurchase Program.

For more information, contact: Steve Beaird, corporate secretary, at 256.259.6000.