

## Important Integration Information for First National Bank Customers

### *Online and Mobile Banking Integration to Farmers National Bank*

Over the **October 31, 2015 weekend**, Farmers National Bank will be integrating your Online and Mobile Banking experience. Managing your money will be faster and easier than ever, plus we'll be able to provide you with an array of new features. In preparation for the integration, **transaction capabilities will be unavailable during certain times** specified below. However, you will still be able to view all account detail.

**Online, Mobile and Telephone Banking, including Bill Pay, will be unavailable from Friday, October 30<sup>th</sup>, 2015 at approximately 6:00 p.m. EST. until Monday, November 2, 2015 at 7:00 a.m. EST. for the integration to Farmers National Bank. SEE DETAILS BELOW.**

ATM & DEBIT CARDHOLDERS	DETAILS
ATM and Debit Cardholders Notice of Reduced Transaction Limits	<p>Please note the following <i>Daily</i> Transaction Limits will apply as we migrate your debit and ATM cards onto Farmers National Banks' processing system. These limits <i>will only apply</i> during the period from approximately Friday, October 30 at 5:00 p.m. through Monday, November 2, 2015 at 9:00 a.m. EST. Your normal transaction limits will be reinstated following this conversion period.</p> <p><u>ATM Cardholders</u>- \$110 in cash withdrawals, \$250 in PIN purchases, \$0 in signature purchases</p> <p><u>Debit Cardholders</u>- \$210 in cash withdrawals, \$600 in PIN purchases, \$600 in signature purchases</p>
ONLINE BANKING	DETAILS
Online Banking Username & Password	<p>Online Banking users will use their current username and password upon logging into our new Online Banking system on November 2, 2015. Please <b>DO NOT</b> attempt to enroll prior to November 2, 2015 at 7:00 a.m. EST.</p>
Check Images & Statement History	<p>During a transition period from November 2, 2015 through February, 2016, statements and checks originated prior to November 2, 2015 will not be available online. All transactions will be immediately available for your reference online. If you require a statement or check in the interim period, please call Customer Support at 1-888-988-3276.</p>

Bill Pay Users	<b>All of your current bill payment information including payees, scheduled payments and contacts will be transferred.</b>
Internal Transfers & External Transfers	<b>External transfers will allow you to transfer funds to and from other financial institutions. If you currently have scheduled transfers in the Online Banking system, you will not need to re-establish your transactions. All data will transfer.</b>
Finance Center with Categorized Expenses <i>(New Functionality)</i>	<b>A new Finance Manager will be available in the enhanced Online Banking System. This Finance Center is an enhanced personal finance management tool which offers categorized expenses.</b>

<b>MOBILE BANKING</b>	<b>DETAILS</b>
New Mobile Banking App New APP Download Required	<b>Mobile Banking users will need to download our new App from their app store on November 2, 2015 after 7:00 a.m. EST. Please DO NOT attempt to enroll prior to November 2, 2015 at 7:00 a.m. EST. For app download instructions please <a href="#">click here</a>.</b>
<b>TELEPHONE BANKING</b>	<b>DETAILS</b>
Telephone Banking Credentials	<b>Telephone Banking customers will use their same credentials for telephone banking by calling the Farmers National Bank number at 1-888-471-3886.</b>
<b>CUSTOMER SUPPORT</b>	<b>DETAILS</b>
Online Video Tutorials	<b>You can learn more by watching our online video tutorials located on our Virtual Branch section of our website at <a href="http://www.farmersbankgroup.com">www.farmersbankgroup.com</a> or <a href="#">click here</a>. Click on the “Explore the Features” Tab.</b>
Contact Customer Support	<b>Our Customer Support Center will be open on Monday, November 2 through Friday, November 7 from 7:00 a.m. to 7:00 p.m. to assist you if you should have questions or concerns. Feel free to contact us at 888-988-3276 with any questions you might have. As always, we are happy to assist you.</b>

*During this time of our conversion please note that neither this Institution nor its Service Providers will contact you via telephone or email requesting personal information, your Access ID, or your passcode. If you are contacted by anyone requesting this information, please contact us immediately.*