



June 19, 2015

Dear Valued Customer,

We are pleased to welcome you to the Farmers National Bank family. We are excited to have the opportunity to continue to serve your diverse financial needs – from personal checking to wealth management – in the same friendly and courteous manner that you have come to expect from your community bank.

Our first priority is to make the transition to Farmers National Bank as easy as possible for you. We are making sure that many things will **not** change – such as our commitment to providing superb service, supporting our neighbors and communities, and conducting ourselves in a manner that earns your trust each and every day. Rest assured you will hear from us regularly throughout this process so there will be no surprises and plenty of time to answer any and all of your questions. You may also obtain additional updates from the dedicated website we developed for you – www.farmersbankgroup.com/welcome-fnb.

The transition to Farmers National Bank will begin in late October/early November and take place over a weekend for minimal interruption. Over the next several months, you will receive detailed communications to keep you updated on the transition dates.

This is an exciting time for Farmers and First National Bank, and we are confident that you will quickly see the benefits of this merger. All of us at Farmers National Bank, as well as the associates you know from First National Bank who now join us, look forward to providing you with all the many benefits of what we call “bigger small banking.” If you have any immediate questions, please feel free to contact us at 888-988-3276, visit www.farmersbankgroup.com.

We're delighted to be able to continue serving you and the local communities.

Sincerely,

Kevin J. Helmick
President & CEO
Farmers National Bank

Mark Witmer
Senior Executive Vice President, Chief Community Banking Officer
Farmers National Bank

