

**Consumer Account Comparison**

<b>Cortland Bank Free Checking is becoming Farmers Totally Green Checking</b>	
Previous Free Checking	New Totally Green Checking Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
No monthly account service charge	No monthly account service charge
Monthly paper statement - \$2.00/month - E-statements available	E-statements required or \$3.00 paper statement fee - Additional \$3.00 per month for copies of checks
Non-interest-bearing account	Non-interest bearing account
Unlimited check writing	Unlimited check writing
Debit card	Debit Card
ATM Access	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Platinum Checking is becoming Farmers Totally Green Checking</b>	
Previous Platinum Checking	New Totally Green Checking Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
\$7.00 monthly account service charge	No monthly account service charge
Monthly paper statements - E-statements available	E-statements required or \$3.00 paper statement fee - Additional \$3.00 per month for copies of checks
Non-interest bearing account	Non-interest bearing account
Unlimited check writing	Unlimited check writing
Debit card	Debit Card
ATM Access	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Bonus Checking is becoming Farmers Classic Checking</b>	
Previous Bonus Checking	New Classic Checking
\$50.00 minimum balance to open	\$100.00 minimum balance to open
\$4.00 monthly account service charge regardless of account balance	No monthly account service charge with daily balances of \$600 or more - \$8.00 per month if the daily balance falls below \$600 at any time during the month
Monthly paper statements - E-statements available	Monthly paper statement with printed check images - E-statements available
Non-interest bearing account	Non-interest bearing account
Unlimited check writing - One free box of checks per year	Unlimited check writing
Debit Card	Debit Card
ATM Access	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

**Consumer Account Comparison (cont.)**

<b>Cortland Bank Choice Premier Checking is becoming Farmers Bonus Checking</b>	
Previous Choice Premier Checking	New Bonus Checking Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
No monthly account service charge Account qualifications are: - Make at least 15 debit card purchases during the statement cycle - Log in to online banking at least once during the statement cycle	\$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: - Have at least one electronic automatic deposit or debit per statement cycle - Make at least 10 debit card purchases during the statement cycle - Agree to E-statements through online banking. <b>**Re-enrollment in E-statements at Farmers will be required</b>
E-statements with check images - \$2.00 monthly fee for paper statements	E-statements with check images required at no charge
When account qualifications are met: - 2.50% Annual Percentage Yield (APY) on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 When account qualifications are not met: - 0.05% Annual Percentage Yield (APY) on all balances	Higher variable interest rate applied to accounts on daily balances of \$15,000 or less if the account meets cycle qualifications. Lower interest rate paid on balances over \$15,000. Lower rate is also applied if the account does not meet qualifications.
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
Unlimited ATM fee refunds, nationwide when account qualifications are met	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Second Chance Checking is becoming StartFresh Checking</b>	
Previous Second Chance Checking	New StartFresh Checking Account
No minimum balance to open	\$100.00 minimum balance to open
\$6.00 monthly account service charge	\$9.95 monthly account service charge - \$6.95 monthly account service charge with direct deposit
Free monthly paper statement	E-statements required or \$3.00 paper statement fee
Non-interest bearing account	Non-interest bearing account
Check writing	Unlimited check writing
No debit card, ATM card only - \$100.00 per day limit	Debit Card (no ATM deposits permitted) - \$200.00 ATM Limit - \$500.00 POD Daily Limit
ATM Card only	MoneyPass Network
Online Banking	Online Banking – Check images available Mobile Banking – No mobile deposits permitted
Online Bill Pay	Online Bill Pay

<b>Cortland Bank Private Bank Checking is becoming Farmers Private Client Premier Interest Checking</b>	
Previous Private Bank Checking	New Private Client Premier Interest Checking Account
\$1,000.00 minimum balance to open	No minimum balance to open
No monthly account service charge with \$10,000.00 average collected balance - \$15.00 monthly account service charge if average collected balance falls below \$10,000.00	No Monthly Service Charge
Monthly E-statements - Paper statements available for \$2.00/month	Monthly paper statement - E-statements available
When account qualifications are met: - 2.25% Annual Percentage Yield (APY) on balances up to and including \$50,000.00 and 0.25% APY on balances over \$50,000.00	Premium Tiered Interest Rates
When account qualifications are not met: - No interest is earned and ATM fees are not refunded	
Unlimited check writing	Unlimited check writing - Complimentary Private Client checks
Debit Card	Debit Card
ATM Access	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Interest Tiered Checking is becoming Farmers Premier Interest Checking</b>	
Previous Interest Tiered Checking	New Premier Interest Checking Account
\$50.00 minimum balance to open	\$1,500.00 minimum balance to open
No monthly account service charge with \$1,000.00 average balance - \$10.00 per month if the average balance falls below \$1,000.00	No monthly account service charge with daily balances of \$1,500 or more - \$10.00 per month if the daily balance falls below \$1,500 at any time during the month
Monthly paper statement - E-statement available	Monthly paper statement - E-statements available
Tiered interest rate based on collected balance - \$0.01 - \$999.99 = No Interest - \$1,000.00 - \$9,999.99 = Base Rate - \$10,000.00 - \$49,999.99 = Tier 1 - \$50,000.00 - \$99,999.99 = Tier 2 - Over \$100,000.00 = Tier 3	Tiered interest rate based on daily balance - \$0 - \$9,999 = Base Rate - \$10,000 - \$24,999 = Tier 1 - \$25,000 - \$49,999 = Tier 2 - \$50,000 and above = Tier 3
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
ATM Access	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Health Savings Account is becoming Farmers Health Savings Account</b>	
Previous Health Savings	New Health Savings Account
No minimum balance to open	No minimum balance to open
Tiered interest rate based on collected balance and paid. - \$0 - \$999.99 = No Interest - \$1,000.00 - \$9,999.99 = Tier 1 - \$10,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 - \$99,999.99 = Tier 3 - Over \$100,000.00 = Tier 4	No minimum balance to maintain to earn interest Interest accrues daily on all balances. - Refer to interest rate charts and account disclosures for full details
Monthly Statements	Can make automatic transfers to HSA for regular contributions (customer or employer can make contributions)
	Online banking (view only) is available

<b>Cortland Bank Passbook Savings is becoming Farmers Statement Savings</b>	
Previous Passbook Savings	New Statement Savings Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month
Quarterly paper statement - E-statement available	Quarterly paper statement - E-statements available
Variable interest rate applied - Interest is compounded and credited quarterly - Rate subject to change - Interest paid on the last business date of quarter	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
\$1.00 per debit over the maximum of twelve per quarter	\$1.00 fee for each withdrawal or debit over six per month
No account access with ATM card - Can be added as a non-primary account	Account access using ATM card - Can be added to an existing debit card as a secondary account
Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft Protection not available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

<b>Cortland Bank Super Passbook Savings is becoming Farmers Statement Savings</b>	
Previous Super Passbook Savings	New Statement Savings Account
\$1,000.00 minimum balance to open	\$100.00 minimum balance to open
Monthly account service charge of \$5.00 if average balance falls below \$1,000.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month
Paper statement - E-statement available	Quarterly paper statement - E-statements available
Tiered interest rate - \$1,000.00 - \$99,999.99 - \$10,000.00 - \$49,999.99 - \$50,000.00 - \$99,999.99 - Over \$100,000.00	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
\$5.00 fee for each withdrawal over 6 per month	\$1.00 fee for each withdrawal or debit over six per month
Account access with ATM card - Can be added as a non-primary account - No debit card	Account access using ATM card - Can be added to an existing debit card as a secondary account
Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted.	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft Protection Available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

<b>Cortland Bank Interest Bonus Tiered Checking is becoming Farmers Premier Interest Checking</b>	
Previous Interest Bonus Tiered Checking	New Premier Interest Checking Account
\$50.00 minimum balance to open	\$1,500.00 minimum balance to open
\$4.00 monthly account service charge regardless of balance - \$10.00 per month if the average balance falls below \$1,000.00	No monthly account service charge with daily balances of \$1,500 or more - \$10.00 per month if the daily balance falls below \$1,500 at any time during the month
Monthly paper statement - E-statement available	Monthly paper statement - E-statements available
Tiered interest rate based on collected balance - \$0.01 - \$999.99 = No Interest - \$1,000.00 - \$9,999.99 = Base Rate - \$10,000.00 - \$49,999.99 = Tier 1 - \$50,000.00 - \$99,999.99 = Tier 2 - Over \$100,000.00 = Tier 3	Tiered interest rate based on daily balance - \$0 - \$9,999 = Base Rate - \$10,000 - \$24,999 = Tier 1 - \$25,000 - \$49,999 = Tier 2 - \$50,000 and above = Tier 3
Unlimited check writing - One free box of standard checks per year	Unlimited check writing
Debit Card	Debit Card
ATM Access	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Club 65 Checking is becoming Farmers 50 Advantage Checking</b>	
Previous Club 65 Checking	New 50 Advantage Checking Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
\$3.00 monthly account service charge regardless of account balance	An \$8.00 monthly service charge is assessed if the balance falls below \$100 at any time during the month.
Free monthly paper statement	Monthly paper statement - Additional fee of \$3.00 per statement if check images are desired - E-statements available
Non-interest bearing account	Variable interest rate applied to daily balances of \$1,500 or more. - Rate subject to change monthly
Unlimited check writing - One free box of standard checks per year	Unlimited Check Writing - Complimentary Farmers 50 Advantage checks with a shipping fee of \$1.99 per box. - Limit 1 box per order - Other check designs, printing costs vary with style chosen
Debit Card	Debit Card
ATM Access	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking
Free safe deposit box for one year	Free safe deposit box for one year for newly opened box

<b>Cortland Bank Choice Savings is becoming Money Market Index</b>	
Previous Choice Savings	New Money Market Index Account
\$50.00 minimum balance to open	\$5,000.00 minimum balance to open
No monthly account service charge	No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month
Monthly e-statement without check images - Monthly paper statement \$2.00/month	Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired - E-statements available
Choice Savings with Choice Interest and Choice Cash: - 0.75% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when qualifications are met Choice Savings with Choice Premier: - 1.25% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when Choice Premier account qualifications are met All balances earn 0.05% APY when qualifications are not met	Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate - \$7,500 - \$24,999 = Tier 1 - \$25,000 and above = Tier 2
Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party - Withdrawals or transfers made in person, by mail or ATM are not restricted	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft Protection Available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

<b>Cortland Bank Premier Money Market is becoming Farmers Money Market Index</b>	
Previous Premier Money Market	New Money Market Index Account
\$2,500 minimum balance to open	\$5,000.00 minimum balance to open
No monthly account service charge with average balance of \$2,500.00 or more - \$10.00 per month if the average balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month
Monthly paper statement - E-statements available	Monthly paper statement without check images - Additional fee of \$3.00 per statement if check images are desired - E-statements available
Tiered interest rate based on collected balance - \$0.01 - \$99,999.99 = Base Rate - \$100,000.00 - \$249,999.99 = Tier 1 - \$250,000.00 - \$499,999.99 = Tier 2 - Over \$500,000.00 = Tier 3	Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate - \$7,500 - \$24,999 = Tier 1 - \$25,000 and above = Tier 2
Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party - Withdrawals or transfers made in person, by mail or ATM are not restricted	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft Protection not available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

<b>Cortland Bank Choice Interest Checking is becoming Farmers Bonus Checking</b>	
Previous Choice Interest Checking	New Bonus Checking Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
No monthly account service charge Account qualifications are: - Make at least 12 debit card purchases during the statement cycle - Log in to online banking at least once during the statement cycle	\$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: - Have at least one electronic automatic deposit or debit per statement cycle - Make at least 10 debit card purchases during the statement cycle - Agree to E-statements through online banking <b>**Re-enrollment in E-statements at Farmers will be required</b>
E-statements with check images - \$2.00 monthly fee for paper statements	E-statements with check images required at no charge
When account qualifications are met: - 2.00% Annual Percentage Yield (APY) on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 When account qualifications are not met: - 0.05% Annual Percentage Yield (APY) on all balances	Higher variable interest rate applied to accounts on daily balances of \$15,000 or less if the account meets cycle qualifications. Lower interest rate paid on balances over \$15,000. Lower rate is also applied if the account does not meet qualifications.
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
Unlimited ATM fee refunds, nationwide when account qualifications are met	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Choice Cash Checking is becoming Farmers Bonus Checking</b>	
Previous Choice Cash Checking	New Bonus Checking Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
No monthly account service charge Account qualifications are: - Make at least 12 debit card purchases during the statement cycle - Log in to online banking at least once during the statement cycle	\$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: - Have at least one electronic automatic deposit or debit per statement cycle - Make at least 10 debit card purchases during the statement cycle - Agree to E-statements through online banking <b>**Re-enrollment in E-statements at Farmers will be required</b>
E-statements with check images - \$2.00 monthly fee for paper statements	E-statements with check images required at no charge
When account qualifications are met: - 2.00% cash back on purchases up to \$400.00 (up to \$96.00 a year, \$8 a month) When account qualifications are not met: - No rewards are earned	Higher variable interest rate applied to accounts on daily balances of \$15,000 or less if the account meets cycle qualifications. Lower interest rate paid on balances over \$15,000. Lower rate is also applied if the account does not meet qualifications.
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
Unlimited ATM fee refunds, nationwide when account qualifications are met	MoneyPass Network
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking

<b>Cortland Bank Money Market Plus is becoming Farmers Money Market Index</b>	
Previous Money Market Plus	New Money Market Index Account
\$2,500.00 minimum balance to open	\$5,000.00 minimum balance to open
No monthly account service charge with an average collected balance of \$2,500.00 or more - \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month
Monthly paper statements with check images - E-Statements available	Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired. - E-statements available
Tiered interest rate based on collected balance - \$0.01 - \$2,499.99 = No Interest - \$2,500.00 - \$24,999.99 = Base Rate - \$25,000.00 - \$49,999.99 = Tier 1 - \$50,000.00 - \$99,999.99 = Tier 2 - Over \$100,000.00 = Tier 3	Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate - \$7,500 - \$24,999 = Tier 1 - \$25,000 and above = Tier 2
Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party - Withdrawals or transfers made in person, by mail or ATM are not restricted	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft Protection not available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

<b>Cortland Bank Money Market Special is becoming Farmers Elite Gold Money Market Index</b>	
Previous Money Market Special	New Elite Gold Money Market Index Account
\$2,500.00 minimum balance to open	\$25,000.00 minimum balance to open
No monthly account service charge with average balance of \$2,500.00 or more - \$10.00 monthly service charge if the average balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	No monthly account service charge with daily balance of \$25,000 or more - \$25.00 monthly service charge if the daily balance falls below \$25,000 at any time during the month
Monthly paper statements with check images - E-Statements available	Monthly paper statement - E-statements available
Tiered interest rate based on collected balance - \$0.01 - \$2,499.99 = Base Rate - \$2,500.00 - \$24,999.99 = Tier 1 - \$25,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 - \$99,999.99 = Tier 3 - \$100,000.00 - \$3,499,99.99 = Tier 4 - Over \$3,500,000.00 = Tier 5	Tiered interest rate calculated daily and paid monthly. Subject to change monthly - \$0 - \$24,999 = No interest - \$25,000 - \$99,999 = Tier 1 - \$100,000 - \$174,999 = Tier 2 - \$175,000 - \$249,999 = Tier 3 - \$250,000 and above = Tier 4
Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party. Withdrawals or transfers made in person, by mail or ATM are not restricted.	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking	Online Banking & Mobile Banking
Overdraft protection not available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee



**Consumer Account Comparison (cont.)**

Cortland Bank Statement Savings is becoming Farmers Statement Savings	
Previous Statement Savings	New Statement Savings Account
\$50.00 minimum balance to open	\$100.00 minimum balance to open
Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - Quarterly account service charge waived for customers 50 or better and minors - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month
Quarterly paper statement - E-statement available	Quarterly paper statement - E-statements available
Non-interest bearing account	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
\$5.00 fee for each withdrawal over 6 per month	\$1.00 fee for each withdrawal or debit over six per month
Account access using ATM card	Account access using ATM card - Can be added to an existing debit card as a secondary account
Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted.	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft Protection not available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

Cortland Bank Platinum Savings is becoming Farmers Statement Savings	
Previous Platinum Savings	New Statement Savings Account
\$1,000.00 minimum balance to open	\$100.00 minimum balance to open
Monthly account service charge of \$5.00 if average balance falls below \$1,000.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month
Monthly paper statement - E-statement available	Quarterly paper statement - E-statements available
Tiered interest rate - \$1,000.00 - \$9,999.99 = Base Rate - \$10,000.00 - \$49,999.99 = Tier 1 - \$50,000.00 - \$99,999.99 = Tier 2 - Over \$100,000.00 = Tier 3	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
No fee for each withdrawal over 6 per month	\$1.00 fee for each withdrawal or debit over six per month
Account access using ATM card	Account access using ATM card - Can be added to an existing debit card as a secondary account
Pre-authorized, automatic and telephone transfers are limited to six per month and no more than 3 of 6 may be made payable to a third party. Withdrawals or transfers made in person, by mail or ATM are not restricted.	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft Protection not available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

**Consumer Account Comparison (cont.)**

Cortland Bank Premium Money Market is becoming Farmers Elite Gold Money Market Index	
Previous Premium Money Market	New Elite Gold Money Market Index Account
\$2,500.00 Minimum balance to open	\$25,000.00 minimum balance to open
No monthly account service charge with average balance of \$2,500.00 or more - \$10.00 monthly service charge if the average balance falls below \$2,500.00 at any time during the month. - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	No monthly account service charge with daily balance of \$25,000 or more - \$25.00 monthly service charge if the daily balance falls below \$25,000 at any time during the month
Monthly paper statements with check images - E-Statements available	Monthly paper statement - E-statements available
Tiered interest rate based on collected balance and paid monthly - \$0.01 - \$74,999.99 = Base Rate - \$75,000.00 - \$174,999.99 = Tier 1 - \$175,000.00 - \$299,999.99 = Tier 2 - \$600,000.00 - \$999,999.99 = Tier 3 - Over \$1,000,000.00 = Tier 4	Tiered interest rate calculated daily and paid monthly. Subject to change monthly - \$0 - \$24,999 = No interest - \$25,000 - \$99,999 = Tier 1 - \$100,000 - \$174,999 = Tier 2 - \$175,000 - \$249,999 = Tier 3 - \$250,000 and above = Tier 4
Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party. Withdrawals or transfers made in person, by mail or ATM are not restricted.	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Overdraft protection not available	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

**Cortland Bank IRA Savings is becoming Farmers IRA Savings**

Previous IRA Savings	New IRA Savings Account
\$50.00 Minimum balance to open	Minimum amount to open with automatic transfer set-up – \$100.00 - Automatic transfer is required from existing Farmers account or account at another financial institution on a weekly, bi-weekly or monthly basis – minimum of \$25 per transfer - Minimum amount to open without automatic transfer – \$500
No monthly account service charge	No monthly account service charge
Annual statements	Quarterly statements - A monthly statement is generated if there are electronic transactions
Variable interest rate on all balances - Interest is paid quarterly - Rate subject to change	Variable interest rate based on balances over \$100.00 - Interest is paid quarterly per the account's anniversary date. - Rate subject to change monthly
Distributions can be taken at any time	Distributions can be taken at any time as long as account does not fall below \$100 minimum balance**
IRS penalties may apply for early withdrawal	**Distributions bringing account below \$100 require close out of account - IRS penalties may apply for early withdrawal

**Cortland Bank Strong Saver is becoming Farmers First Savings**

Previous Strong Saver	New Business First Savings Account
\$50 minimum balance to open	\$50.00 minimum balance to open
Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party - Withdrawals or transfers made in person, by mail or ATM are not restricted	\$1.00 fee for each withdrawal or debit over six per month
Variable interest rate applied - Rate subject to change	Variable interest rate applied on daily balances over \$1.00 - Rate subject to change monthly - Interest paid on last business day of each quarter
Bi-annual paper statement - E-statements available	Quarterly paper statement - E-statements available - If account has electronic transactions a monthly statement is generated
Under age 18 are eligible - At age 19, the account will begin \$4.00 quarterly service charge unless there is an average balance of \$200.00	Under Age 18 are eligible - At age 18, the account will begin service charges the same as the Statement Savings or other comparable bank savings account at Farmer's discretion
Option for UTMA or Joint Account	
Maximum of \$100.00 rewards per year per CIF - Rewards for automatic funds transferred - One-time, new account reward	
Account holders can open a Strong Saver CD with a minimum opening deposit of \$500.00 - CD rates apply	

**Fee Schedule**

Service	Fee
Official Check Fee	6.00
Money Order Fee	5.00
Counter Check	No charge for an immediate transaction; 0.50 each (up to 10 and must order checks)
Non-customer Check Cashing Fee on Checks over \$100 (Payroll checks excluded)	5.00
Domestic Wire Transfer (outgoing)	25.00
Remotely Initiated Wire Additional Fee	25.00
International Wire Transfer (outgoing)	50.00
Remotely Initiated Wires Additional Fee	25.00
Incoming Wire Transfer (Customer)	15.00
Incoming International Wire Transfer	15.00
Collections Fee (Incoming and Outgoing)	25.00 plus cost
Telephone Transfer Arrangement	5.00
Debit Card Replacement Fee	10.00

**Business Account Comparison**

Cortland Bank Bonus Business Checking is becoming Farmers Business Gold Checking	
Previous Bonus Business Checking	New Business Gold Checking Account
\$100.00 minimum balance to open	\$50.00 minimum balance to open
First 500 items per month processed at no charge	First 400 items per month processed at no charge
Above 500 items; \$0.25 per check written and deposited, per deposit ticket, per electronic debit and credit if monthly limit exceeded	Above 400 items; \$0.40 per check written and deposited if monthly limit exceeded - No electronic transactions counted toward fees
No monthly account service fee with average balance of \$5,000.00 or more - \$15.00 monthly service charge if the average collected balance is below \$5,000.00 for the month	No monthly account service fee with average balance of \$25,000.00 or more - \$20.00 monthly service charge if the average collected balance is below \$25,000.00 for the month
Monthly E-statements – no charge - \$2.00 per month for paper statements - Check images included	Monthly E-statements – no charge - No charge for paper statements - Check images included
Non-interest bearing account	Non-interest bearing account
Business Debit Card	Business Debit Card
Online Banking	Online Banking & Mobile Banking

**Cortland Bank Business Interest Checking is becoming Farmers Business Interest Checking**

Previous Business Interest Checking	New Business Interest Checking Account
\$100.00 minimum balance to open	\$1,000.00 minimum balance to open
No monthly account service fee with average collected balance of \$1,000.00 or more - \$10.00 monthly service charge if the average collected balance is below \$1,000.00 for the month	No monthly account service fee with average monthly balance of \$3,000.00 or more - \$10.00 monthly service charge if the average balance is below \$3,000.00 for the month
First 250 items per month processed at no charge	First 150 items per month processed at no charge
Above 250 items; \$0.25 per check written and deposited, per deposit ticket and per electronic debit and credit if monthly limit exceeded	Above 150 items; \$0.40 per check written and deposited if monthly limit exceeded - No electronic transactions counted toward fees
Monthly paper statements \$2.00/month - E-statements available - Check images included	Monthly paper statement – no charge - Check images included - E-statements available
Tiered interest rate based on collected balance and paid monthly - \$0.01 - \$999.99 = Base Rate - \$1,000.00 - \$9,999.99 = Tier 1 - \$10,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 - \$99,999.99 = Tier 3 - \$100,000.00 and above = Tier 4	Interest calculated daily and paid monthly
Business Debit Card	Business Debit Card
Online Banking	Online Banking & Mobile Banking

**Cortland Bank Basic Business Checking is becoming Farmers Business Green Checking**

Previous Basic Business Checking	New Business Green Checking Account
\$100.00 minimum balance to open - No minimum balance required to maintain	\$50.00 minimum balance to open - No minimum balance required to maintain
First 100 items per month processed at no charge	First 200 items per month processed at no charge
Above 100 items; \$0.35 per check written and deposited, per deposit ticket and per electronic debit and credit if monthly limit exceeded	Above 200 items; \$0.40 per check written and deposited if monthly limit exceeded - No electronic transactions counted toward fees

**Fee Schedule cont'd**

Service	Fee
NSF Return Item Fee/Paid Overdraft Item Fee/Returned ACH Item Fee Payees or merchants may present an item multiple times for payment if the initial or a subsequent presentation is unpaid due to insufficient funds or other reason (re-presentation). Each presentation is considered an item and will be charged accordingly. For these purposes, an item is considered to be a check, pre-authorized draft, ATM or Debit card transaction, ACH (electronic) transaction or other withdrawal, transfer, payment or debit. As a result, we will charge you a Paid Overdraft Item Fee or NSF Return Item Fee each time an item is presented which would overdraw or further overdraw your account if the item were paid, or if we decline to pay the item and return the item unpaid.	36.00
Returned Deposit Item Fee	10.00
Daily Overdraft Fee (per business day beginning on the 8th business day of overdraft)	7.00
Stop Payment Order	36.00
Canadian Check Fee	15.00
Returned Mail Fee	5.00
Dormant (inactive) Savings Account	5.00/service charge cycle after 24 months of inactivity
Dormant (inactive) Checking Account	5.00/month after 12 months of inactivity
Research and Reconciliation Printing – Per Page	1.00/page
Research and Reconciliation – Hourly	30.00/hour (1 hour minimum)
Account Closure Fee – Under 180 Days	35.00
Closed Account Reactivation Fee	25.00
Tax Levy	50.00
Garnishment	50.00
Revert to Paper Statement Fee (from E-statements)	30.00
Check images with Statement	3.00/month
Non-Farmers ATM Withdrawal Fee	1.00
Overdraft Protection – Linked Account Per Transaction	10.00
Images with Statement	3.00
Current Account Transcript	3.00/current account transcript
Safe Deposit Box Rental Fees	2x5: 18.00 3x5: 25.00 4x5: 30.00 5x5: 35.00 3x10: 45.00 4x10: 40.00 5x10: 60.00 10x10: 100.00 14x17: 125.00 Drilling: 150.00 Key Replacement: 20.00

**Cortland Bank Basic Business Checking is becoming Farmers Business Green Checking (cont.)**

Previous Basic Business Checking (cont.)	New Business Green Checking Account (cont.)
Monthly E-statements – no charge - \$2.00 per month for paper statements	Monthly E-statements – no charge - \$3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request
Business Debit Card	Business Debit Card
Online Banking	Online Banking & Mobile Banking
Non-interest bearing account	Non-interest bearing account

**Cortland Bank Business Interest New Checking is becoming Farmers Business Platinum Checking**

Previous Business Interest New Checking	New Business Platinum Checking Account
\$100.00 minimum balance to open	\$50.00 minimum balance to open
No monthly account service fee with average collected balance of \$10,000.00 or more - \$15.00 monthly service charge if the average collected balance is below \$10,000.00 for the month	No monthly account service fee with average balance of \$25,000.00 or more - \$10.00 monthly service charge if the average balance is below \$25,000.00 for the month
First 250 items per month processed at no charge	First 300 items per month processed at no charge
Above 250 items; \$0.25 per check written and deposited, per deposit ticket and per electronic debit and credit if monthly limit exceeded	Above 300 items; \$0.20 per check written and deposited if monthly limit exceeded - No electronic transactions count toward fees.
Monthly paper statements \$2.00/month - E-statements available - Check images included	Monthly paper statements at no charge - E-statements available - Check images included
Tiered interest rate based on collected balance and paid monthly. - \$0.01 - \$999.99 = No interest earned - \$1,000.00 - \$9,999.99 = Tier 1 - \$10,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 - \$99,999.99 = Tier 3 - \$100,000.00 and above = Tier 4	Interest calculated daily on balances of \$1,000.00 or more and paid monthly.
Business Debit Card	Business Debit Card
Online Banking	Online Banking & Mobile Banking

**Cortland Bank Original Business Checking is becoming Farmers Business Green Checking**

Previous Original Business Checking	New Business Green Checking Account
\$100.00 minimum balance to open	\$50.00 minimum balance to open
No monthly account service fee with average collected balance of \$1,500.00 or more - \$10.00 monthly service charge if the average collected balance is below \$1,500.00 for the month	No monthly account service fee - No minimum balance required to maintain the account
Unlimited items per month processed at no charge	First 200 items per month processed at no charge
No per item charge	Above 200 items; \$0.40 per check written and deposited if monthly limit exceeded - No electronic transactions counted towards fees
Monthly paper statement at no charge - No check images - E-statements available	Monthly e-statements – no charge - \$3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request
Not an interest-bearing account	Not an interest-bearing account
Business Debit Card	Business Debit Card
Online Banking	Online Banking & Mobile Banking

# Account Changes Summary

Effective February 21, 2022

Welcome to Farmers National Bank  
Please find enclosed:

- Account Changes Summary
- Funds Availability Policy
- Privacy Policy



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Rev. 12/21

**Cortland Bank IOLTA is becoming Farmers IOLTA/IOTA**

Previous IOLTA	New IOLTA/IOTA Account
\$50.00 minimum balance to open	\$50.00 minimum balance to open
\$25.00 monthly account service fee - If less than \$25.00 in interest is earned, the monthly fee will be interest earned	No monthly account service fee
Monthly paper statements - Check images included - E-statements available	Monthly paper statements - Check images included - E-statements available
Tiered interest rate based on collected balance and paid monthly. - \$0.00 - \$24,999.99 = Tier 1 - \$25,000.00 - \$99,999.99 = Tier 2 - \$100,000.00 and above = Tier 3	Interest calculated daily and paid monthly
Online Banking	Online Banking
	Fees for incoming and outgoing wires - See fee schedule

**Cortland Bank Business Accounts subject to Activity Summary Analysis is becoming Farmers Commercial Analysis**

Previous Business Accounts subject to Activity Summary Analysis	New Commercial Analysis Account
\$100.00 minimum balance to open	\$100.00 minimum balance to open
\$20.00 monthly account service fee - Per on-us item deposited - \$0.10 per item - Deposit ticket - \$0.50 per item - Transit items deposited - \$0.12 per item - Checks paid - \$0.12 per item - Electronic debit or credits - \$0.10 per item - Uncollected funds charge Prime+3.0% - Other charges may apply	\$18.00 monthly maintenance account fee - Per on-us item deposited - \$0.16 per item - Deposit ticket - \$0.55 per item - Transit items deposited - \$0.16 per item - Checks paid - \$0.17 per item - Electronic debit or credits - \$0.15 per item - Uncollected funds charge Prime+3.0% - Monthly activity fee charged at month end - Other charges may apply. Contact Treasury Management
Monthly paper statements \$2.00/month - E-statement available - Check images Included	Monthly paper statements \$5.00/month - E-statement available - Check images Included
Earnings credit is .35% of the Federal Funds rate One tier only	Earnings credit is tiered - Average monthly balance below \$50,000.00 is 0.40% - Average monthly balance at or above \$50,000.00 is 0.50%
	Business debit card
	Online Banking & Business Mobile Banking

**Cortland Bank Money Market Business is becoming Farmers Business Money Market**

Previous Money Market Business	New Business Money Market Account
\$2,500.00 minimum balance to open	\$7,500.00 minimum balance to open
No monthly account service fee with monthly average balance of \$2,500.00 or more. - \$10.00 monthly service fee if average collected balance is below \$2,500.00 at any time during the month	No monthly account service fee with daily balance of \$7,500.00 or more. - \$10.00 monthly service fee if account balance falls below \$7,500.00 at any time during the month
Monthly paper statement – no charge - E-statement available - Check images Included	Monthly paper statement - E-statements available - Check images Included
Tiered interest rate based on collected balance and paid monthly: - \$0.01 - \$2,499.99 = Base Rate - \$2,500.00 - \$24,999.99 = Tier 1 - \$25,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 - \$99,999.99 = Tier 3 - \$100,000.00 and above = Tier 4	Tiered interest rate based on daily balance and paid monthly: - \$0.01 - \$19,999.99 = Tier 1 - \$20,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 and above = Tier 3
Online Banking	Online Banking & Mobile Banking
No Debit Card	No Debit Card