



CortlandBank® is becoming



November 1, 2021

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 – and introduce a new array of services to include robust lending and wealth management product set. We are confident we can continue to deliver these services 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 – <https://farmersbankgroup.com/welcome-cortland-bank.html>.

The transition to Farmers National Bank will begin on February 21, 2022 and take place over President's Day weekend for minimal interruption. Over this conversion period, you will receive detailed communications to keep you updated on the transition dates.

This is an exciting time for Farmers and Cortland 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 Cortland Bank who now join us, look forward to providing you with all the many benefits of what we call “fiercely loyal, fiercely local banking.” If you have any immediate questions, please feel free to contact us at 888-988-3276 or visit [www.farmersbankgroup.com](http://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

James M. Gasior  
President & CEO  
Cortland Bank

