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FARMERS
NATIONAL BANK

Important Integration Information for Cortland Bank Customers
Online and Mobile Banking Integration to Farmers National Bank

Over the weekend of February 18, 2022, 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 and Mobile Banking will be unavailable from:
Friday, February 18, 2022 at 4:00 p.m. EST. until Monday, February 21, 2022 at 7:00 a.m. EST.
for the integration to Farmers National Bank.
SEE ADDITIONAL DETAILS BELOW.**

***Please note important changes to Bill Pay highlighted in red.**

VISA DEBIT CARDHOLDERS	DETAILS
ATM and Debit Cardholders Notice of Reduced Transaction Limits	<p>Please note the following <i>Daily</i> Transaction Limits will apply the weekend of the Farmers conversion as we transition your debit cards onto Farmers National Banks' processing system. These daily limits <u>will apply beginning Friday, February 18, 2022. Only debits cards used during the 6 months prior to February 18, 2022 will be converted to the Farmers card system.</u></p> <p><i>Online Purchases/Point of Sale Purchases – \$1000 consumers debit cards, \$2500 business debit cards</i> <i>Cash Withdrawals - \$205 consumer debit cards, \$305 business debit cards</i></p> <p>Cortland Bank Visa Debit Cardholders will be able to continue to use their Cortland Bank cards for the foreseeable future. Cortland cardholders will receive a Farmers National Bank debit card just prior to their current Cortland Bank Visa Debit card's expiration.</p>
ONLINE BANKING	DETAILS
Online Banking Username & Password	<p>Online Banking will be put into inquiry only mode at 4:00 p.m. Friday, February 18, 2022. Online Banking users will need to sign in to the Farmers National Bank Online Banking Platform after the systems conversion on February 21, 2022. Your current online banking username will carry over and your first time password will be Farmers and the last 4 of your SSN. If you need assistance, please call the Customer Support Center at 1-</p>

	<p>888-988-3276 or visit our website for additional information. Please DO NOT attempt to login prior to February 21, 2022 at 7:00 a.m. EST. DO NOT SELECT NEW ENROLLMENT, as your information will not transfer over as a new enrollee.</p>
Intuit Quicken, Quickbooks Web Connect and Direct Connect Customers	<p>Once you have successfully logged into Farmers National Bank's online banking platform you will need to change the Bank within your Intuit software. Our bank name with Intuit is "Farmers National Bank Canfield".</p>
Bill Pay Users	<p>Please note as of Thursday, February, 17, 2022 at 4:00 p.m. EST, your access to Online Banking Bill Pay will cease. All bills must be paid and cleared from the Cortland Bank Online Banking system as of this date. Scheduled bill payments with a payment date of February 18, 2022 or later will not be processed. After the Farmers National Bank systems conversion on February 21, 2022, you will need to log in to the Farmers Online Banking platform, for Bill Pay and reestablish these payments.</p>
Bill Payees	<p>As of Thursday, February 17, 2022 at 4:00 p.m. EST, you will no longer have access to your Bill Pay. Prior to Thursday, February 17, 2022 at 7:00 p.m. EST., please print out each payee, or copy the payee information for your records. Please print out your bill pay history as history will not convert over. After the systems conversion, you may need to re-enter your payees into the Farmers National Bank Bill Pay platform if the address information was not fully complete.</p>
Check Images & Statement History	<p>After the systems conversion, you will begin to accumulate check images and transaction history moving forward. If you require assistance in the interim period, please call Customer Support at 1-888-988-3276.</p>
Internal Transfers	<p>If you currently have scheduled transfers in the Cortland Bank Online Banking system, no transfers will be completed after February 18, 2022 at 1:00 p.m. EST. After the Farmers National Bank Systems conversion, you will need to log in to the Farmers Online Banking platform and re-establish your transfer transactions starting February 21, 2022.</p>
Finance Center with Categorized Expenses	<p>After re-enrolling in the Farmers National Bank online banking platform, a new Finance Manager will be available. This Finance Center is an enhanced personal finance management tool which offers categorized expenses.</p>

Alerts	Current Cortland online banking alerts will not carry over. You will need to re-establish any “Alerts” in the Farmers Online Banking platform.
MOBILE BANKING	DETAILS
Mobile Banking App New APP Download Required	Mobile banking access will be taken down at 4:00 p.m. Friday, February 18, 2022. If you would like to access Mobile Banking, you will need to download our Farmers National Bank app from your online store starting on February 21, 2022 after 7:00 a.m. EST. Please DO NOT attempt to enroll prior to February 21, 2022 at 7:00 a.m. EST. For app download instructions please visit https://farmersbankgroup.com/mobile-banking.html .
TELEPHONE BANKING	DETAILS
Telephone Banking Credentials	After the systems conversion, Telephone Banking customers should call the Farmers National Bank Telephone Banking number at 1-888-471-3886 for easy enrollment instructions starting February 21, 2022.
CUSTOMER SUPPORT	DETAILS
Online Video Tutorials	You can learn more by watching our online video tutorials located on our Customer Support section of our website at www.farmersbankgroup.com .
Contact Customer Support	Our Customer Support Center is open from Monday – Friday from 8:00 a.m. – 6:00 p.m. EST and Saturday from 8:00 a.m. – 12:00 p.m. EST to assist you if you should have questions or concerns. Feel free to contact us for assistance at 1-888-988-3276.

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.