



is becoming



December 30, 2022

Dear Valued Customer,

We are pleased to welcome you to the Farmers National Bank of Canfield 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 divisions. 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 from Farmers National Bank of Emlenton to Farmers National Bank of Canfield as easy as possible for you. We are making sure that many things will **not** change – such as our name and our commitment to providing exceptional 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-farmers-emlenton.html>.

We have received regulatory approval and the transition to Farmers National Bank of Canfield will begin on February 3, 2023 and take place over that 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 of Canfield and Farmers of Emlenton, and we are confident that you will quickly see the benefits of this merger. We strongly believe we are better together. Both Farmers organizations look forward to providing you with the various benefits we describe in our motto, “fiercely local, fiercely loyal.” If you have any immediate questions, please feel free to contact us at 888-988-3276 or 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 of Canfield

William C. Marsh
President & CEO
Farmers National Bank of Emlenton

