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FREQUENTLY ASKED CUSTOMER QUESTIONS

Q: Why are Farmers National Bank of Canfield and Farmers National Bank of Emlenton merging?

A: In addition to outstanding financial strength, the merger of Farmers of Canfield and Farmers of Emlenton will provide additional banking services and added conveniences. Customers will have access to many more branches and ATMs, enhanced commercial banking and a robust Wealth Management division. In addition, all customers will continue to have access to surcharge-free withdrawals through the MoneyPass network of ATMs.

Q: When will the two banks be integrated?

A: The banks will be integrated operationally on February 6, 2023.

Q: How will this transaction benefit me?

A: Long-term, the combined Farmers National Bank network will offer customers convenient access to their money and easier access to financial professionals through a network of offices that extends throughout Northeast OH and Western PA. Consumer and business customers will be able to bank at 65 banking locations.

Q: What will the combined organization be named? Where will it be headquartered? Who will run it?

A: Farmers National Bank of Emlenton will be merged into Farmers National Bank of Canfield. Farmers National Bank will remain headquartered in Canfield, Ohio. Farmers National Bank's President and Chief Executive Officer, Kevin J. Helmick remains in that role. Bill Marsh will be Senior Vice President, Market President - PA.

Q: How are Farmers Bank of Canfield and Farmers Bank of Emlenton alike?

A: Established over 130 years ago, Farmers National Bank of Canfield is an independent, community bank with offices in Northeast Ohio and Western Pennsylvania. Like Farmers of Emlenton, Farmers National Bank of Canfield is dedicated to outstanding customer service to the community. We are financially strong, and like Farmers National Bank of Emlenton, offers deposit insurance coverage through FDIC.

Q: What will happen to the Farmers National Bank of Emlenton branches?

A: The branches will remain the same. Updated Farmers National Bank signage will begin appearing in mid-December 2022.

Q: Will the merger affect the office hours of the Farmers National Bank of Emlenton branch that I currently use?

A: The branch hours for lobby and drive thru services will remain the same at this time.

Q: Where should a Farmers National Bank of Emlenton customer bank for now?

A: Farmers National Bank of Emlenton customers should continue to bank at their regular branch location. After February 6, 2023, customers will be able to bank at all 65 Farmers National Bank of Canfield locations.



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Q: Will my Farmers National Bank of Emlenton account number change?

A: No, it will not change. Any customers who were affected by an account number change have already been notified.

Q: If I am a Farmers National Bank of Emlenton customer, will my account fees or minimum balance requirements change as a result of this transaction?

A: There are slight differences between Farmers National Bank of Canfield accounts and Farmers National Bank of Emlenton accounts. In all cases, we will place Farmers National Bank of Emlenton customers into the Farmers National Bank of Canfield account that most closely matches the services and features of their current account. However, you will be notified of any changes to your accounts well in advance.

Q: I have a Farmers National Bank of Emlenton CD that does not mature for two years. What will happen to it?

A: Your CD will be honored with the same rate and terms until it matures, regardless of whether it matures before or after the merger.

Q: What if I have deposits at both banks? Should I move some for FDIC purposes? How will that work?

A: Like Farmers National Bank of Emlenton, Farmers National Bank of Canfield offers deposit insurance coverage as provided by the Federal Deposit Insurance Corporation (FDIC).

The FDIC also specifies deposit insurance coverage during a bank merger. The deposits from Farmers National Bank of Emlenton continue to be insured separately for at least six months after the merger. This grace period allows a depositor to restructure his or her accounts, if necessary.

CDs from Farmers National Bank of Emlenton are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

Q: What will happen to my Farmers National Bank of Emlenton Online and Mobile banking?

A: You should continue to use your Farmers National Bank of Emlenton Personal Online & Mobile banking. You will be notified well in advance of any changes required by the account conversion. Starting on February 6, 2023, you will need to login to the Farmers National Bank of Canfield Online Banking platform and download and enroll into our Farmers National Bank of Canfield Mobile platform. If you need assistance, please call



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the Customer Support Center at 1-888-988-3276 or visit our website for additional information at www.farmersbankgroup.com.

Q: If I am a Farmers National Bank of Emlenton customer, will I need to alert my payroll department if I have direct deposit?

A: No. Since checking account numbers are not changing, you will not have to make any immediate changes to direct deposit instructions. However, Farmers National Bank of Canfield suggests updating your payroll records with your employer of the new Farmers National Bank routing number: 041209080. **Do not update until February 6, 2023.**

Q: My mortgage is with Farmers National Bank of Emlenton now. Will it get sold?

A: Your mortgage servicing will be transferred to Farmers National Bank of Canfield after the transition on February 6, 2023. You will be notified in advance of this change. Should any mortgages be sold in the future, you will be notified well in advance.

Q: Will the merger affect my existing Farmers National Bank of Emlenton loan?

A: This merger has no impact on existing loan rates, terms and conditions.

Q: Will I continue to make Farmers National Bank of Emlenton loan payments at the same address?

A: Farmers National Bank of Emlenton customers should continue to make loan payments as usual. If there is a change at a later date, you will be informed well in advance.

Q: Can I still use my current payment book?

A: Yes. Continue to use your same payment book. Any changes in the future will be promptly communicated.

Q: Will my Farmers National Bank of Emlenton monthly statements change?

A: After the system conversion on February 6, 2023, Bank customers will begin receiving a statement from Farmers National Bank of Canfield. Farmers National Bank of Emlenton customers who currently receive an Electronic Statement (“E-Statement”) will need to log into the Farmers National Bank of Canfield Online Banking platform and re-enroll for E-statements to continue to receive their E-Statement. There will be a few differences in the way your statement appears.

Q: When will I receive statements for my checking, savings or money market account(s)?

A: You will receive a final statement from Farmers National Bank of Emlenton within two (2) weeks of the account transition date on February 6, 2023. This statement will be generated at the close of business that day and will cover your account activity from your previous statement date through Friday, February 3, 2023. If you receive an E-statement, you will need to log into the Farmers National Bank of Canfield Online Banking platform after the systems conversion on February 6, 2023 and re-elect E-Statements. If you need assistance, please call the Customer Support Center at 1-888-988-3276 or visit our website for additional information.

If you receive a paper statement, your next statement will be issued by Farmers National Bank of Canfield. It will list your account activity from the date of the account



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conversion of February 3, 2023, through your next statement date. From then on, your account statements will be mailed to you on approximately the same date as before the system conversion.

Q: Can I still use my Farmers National Bank of Emlenton checks?

A: Yes, please continue to use your existing checks. Farmers National Bank of Emlenton checks will still be accepted for a period of time after the conversion. Any new checks should be ordered through Farmers National Bank of Canfield.

Q: Will my direct deposits, automated payments, and transfers remain the same?

A: Until the account conversion on February 3, 2023, these services will continue for you without interruption. When your accounts convert to Farmers National Bank of Canfield, so will your direct deposits and almost all automated payments and transfers. If become aware of any payment or transfers that we cannot convert, we will notify you in advance. Additional information will follow specific to Online Banking bill pay transactions.

Q: I heard I can use my Farmers National Bank of Emlenton Debit Card at Farmers National Bank of Canfield's ATMs without charge. Is this true?

A: Yes. You can use your existing card at any Farmers National Bank of Canfield ATM without paying any ATM surcharge fees soon after the legal closure, in the first week of December 2022.

Q: I am a corporate banking customer. Will I continue to work with the same Farmers National Bank of Emlenton sales and client service team members?

A: Yes. Please continue working with the banker who currently services your account.

Q: What does Farmers National Bank of Canfield do to protect my personal and account information?

A: At Farmers National Bank of Canfield our customer's information is paramount to the trust relationship we have with each account holder. To ensure the integrity, confidentiality, and availability of this information Farmers National Bank has developed policies and procedures to guard against unauthorized access and disclosure of this information. These practices provide guidance for the digital safeguards in place such as antivirus, encryption, access control, user management, change control, and storage. These digital controls are complimented by physical security controls.

Additionally, Farmers National Bank uses industry-accepted software that is tested for compatibility and regularly updated with the most recent patches and updates. Records are retained as outlined within the Farmers National Bank Records Retention Manual in accordance with applicable state laws and federal regulations. Please visit <https://farmersbankgroup.com/security-center.html> for additional information.

Q: Where do I go for more Farmers National Bank of Canfield information?

A: We will be provide regular updates on the status of the Farmers National Bank of Emlenton merger with Farmers National Bank of Canfield at: <https://farmersbankgroup.com/welcome-farmers-emlenton.html>. If you have questions, you may speak with an experienced customer service representative at 1-888-988-3276.