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May 29, 2026

Dear [Customer Name],

On behalf of Farmers National Bank, we are writing to inform you of an upcoming change to your banking services. As part of our ongoing efforts to improve security, expand features, and provide a more seamless banking experience, we will be discontinuing ATM-only cards effective June 30th, 2026.

After this date, you will no longer be able to use ATM-only cards to complete transactions. To ensure continued access to your funds, we encourage you to transition to a debit card, which offers enhanced functionality including purchases, online transactions, and ATM access, all with added security features.

To upgrade your ATM card to a debit card, we invite you to visit a Middlefield Bank branch location near you or to contact our customer support center by calling [\(888\) 801-1666](tel:8888011666) to request a full-service debit card. We will be happy to assist you during this transition.

We appreciate the opportunity to serve your banking needs. Please feel free to contact us with any questions or concerns.

Sincerely,

Jim Swift
Vice President, Retail Operations Manager
Farmers National Bank
1-888-988-3296

