

SYSTEM *Upgrade* GUIDE

August 21 – 24, 2026

FARMERS
NATIONAL BANK



Purpose of this Guide

This guide was created to help you through the upgrade of our new core system. While we are doing everything we can on our end to make this upgrade as smooth as possible, there will be some items that you will need to do before and after the system upgrade. Please carefully review and keep this guide as it has important changes and dates for the system upgrade. As always, if you have any questions, please contact your local branch and we will be happy to help you. Any changes or updates to details found in this guide will be posted at <https://farmersbankgroup.com/core-systems-update.html>

We look forward to growing your experience with us!

Farmers National Bank
Customer Support Center: 1-888-988-3276

New *Top-Notch* Features



Enhanced customer experience



NEW! budget management tool



Upgraded online and mobile banking platforms



Easy to use systems



More ways to make transfers

Important Dates

The Upgrade Timeline (all times in this guide are in eastern time zone).

Aug.
14

Bill Pay Access Disabled at 4:00 p.m.
All scheduled payments will be made but you will not be able to edit or add payments.
See page 8 for more details.

Online Banking Self Enrollment unavailable

Aug.
19

ACH and Wires will be unavailable for business customers beginning at 4:00 p.m.

Aug.
21

Online Banking Unavailable
Current online banking users will still be able to access online banking through August 21. New customers can enroll in online banking beginning Monday, August 24. See pages 8 and 9 for more information.

4:00 p.m. Branches Close

4:00 p.m. Online, Mobile, and Telephone Banking
Unavailable: All Customers

4:00 p.m. Offline Limits Enabled (refer to page 6)

4:00 p.m. Remote Deposit Capture Unavailable
As part of our system conversion, deposits at ATMs may be unavailable for up to 60 days after August 21 as ATMs continue to be upgraded.

Upgrade Begins!

Aug.
22

Branches Closed
Customer Support Center Open
8:00 a.m. - 5:00 p.m.

Aug.
24

Branches Open with Regular Hours
Online Banking Available (refer to page 8)
Extended Customer Support Center Hours Begin
New Mobile App Available

EXTENDED CALL CENTER HOURS : 1.888.988.3276

Monday - Friday	8:00 a.m. - 10:00 p.m.
Saturday	8:00 a.m. - 5:00 p.m.
Labor Day	8:00 a.m. - 12:00 p.m.

Extended Hours Through September 30, 2026

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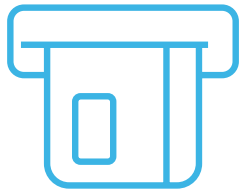


Ways to prepare for the conversion weekend

Over the weekend of August 21, 2026, Farmers National Bank of Canfield will be updating your online and mobile banking experience. Managing your money will be faster and easier than ever. In preparation for the integration, transaction capabilities will be unavailable during certain times specified throughout this guide.

While we expect and are working toward a smooth transition over the conversion weekend, we recommend you review these action items in preparation for the weekend.

- ❑ Make sure you have alternate forms of payment available.
- ❑ Obtain sufficient cash in advance in case access to services is temporarily limited.
- ❑ Download/print/save statement history and images history.
- ❑ Statement images will be available in the new platform but there will be a delay of up to 4 weeks of when these will be viewable.
- ❑ Record or screenshot your account alerts and nicknames, if applicable. You will need to set these up in the new platform.



ATM *Information*

As of 4:00 p.m. on Friday, August 21 and over the conversion weekend (August 21-23), important temporary ATM changes will be in effect:

- ATMs will operate in offline mode and will follow temporarily closed withdrawal limits (see page 6).
- Deposits will NOT be accepted at ATMs during this time.
 - All balance information displayed will reflect balances as of Friday, August 21 at 4:00 p.m. and will not be updated over the weekend.

As part of our system conversion, deposits at ATMs may be unavailable for up to 30 days after August 21 as ATMs continue to be upgraded. Because these upgrades will occur on different schedules, customers should refer to signage posted at each ATM location.

As of 8:00 a.m. August 24, ATMs will be functional for withdrawals with regular limits as shown on page 6.



MoneyPass ATM Network

Farmers National Bank is part of the MoneyPass Network. This means, you can access your money where it's most convenient for you, with SURCHARGE-FREE ATM access at more than 37,000 locations across the U.S.

To find a participating MoneyPass ATM near you, use this link

<https://www.moneypass.com/atm-locator.html>



Debit *Cardholders*

Debit Cardholders Notice of Reduced Transaction Limits

Debit cards that have not been used in the last 12 months will not be converted to the new system. Debit cards that were issued but not activated in the last 6 months will not be converted to the new system.

Please note the following Daily Transaction Limits will apply the weekend of the conversion as we transition debit cards into the new system.

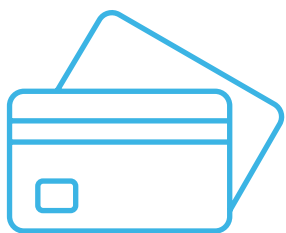
These limits are subject to the available balance in your account. If you attempt to withdraw more funds than are available, the transaction may result in an overdraft and applicable fees may be assessed.

These temporarily reduced daily limits will apply beginning Friday, August 21, 2026 at 4:00 p.m. and be removed Monday, August 24, 2026 at 8:00 a.m.

	Purchase Limits	Withdrawal ATM Limits
Consumer Debit Card	\$1,000	\$210
Private Client Debit	\$2,500	\$310
Health Savings Account Debit	\$1,000	\$210
Business Debit	\$2,500	\$310

After the System Upgrade is complete, debit card limits will resume normal limits which are listed below.

	Purchase Limits	Withdrawal ATM Limits
Consumer Debit Card	\$2,500	\$510
Private Client Debit	\$3,500	\$810
Health Savings Account Debit	\$2,500	\$510
Business Debit	\$5,000	\$1,010



Debit *Cardholders*

Important Debit Card Information:

- Debit cards will not be reissued in advance of this conversion.
- All existing debit cards will remain fully functional and current PINs will carry over without any change.
 - Please do not attempt to change your debit card pin from August 13, 2026 through August 24, 2026.
- Former Middlefield customers can continue to use their Middlefield Bank Mastercard debit cards for the foreseeable future.
- After this conversion, you will start to see redesigned card art for cards issued. You may keep using your existing card until it expires or needs to be replaced.



Consumer



Business



HSA



Private Client

- Card Manager and Card Hub will be deactivated and will be unavailable over the conversion weekend.
 - Card controls will be available in the new mobile banking app.
 - Established alerts on the current system will not carry over and you will need to set those up in the new system beginning August 24, 2026.
- After August 24, 2026 the Fraud Center phone number that will appear on your caller ID is 1-800-237-8990.
Any text messages sent to you will be from the Fraud Center and will come from 96923.

RECOMMENDATION: Add these numbers to your contacts and label them "Fraud Center" or something similar so you will know the call or text is valid.



Online Banking

August 14 at 4:00 p.m. – Enrollment in Online and Mobile Banking Disabled

If you need to enroll in online or mobile banking, do so before August 14. Online banking enrollment will not be available from August 14 through August 23. You will be able to enroll in online banking on the Farmers website beginning Monday, August 24 at 8:00 a.m. Instructions on page 9.

Existing online banking customers will continue to have access until online banking is unavailable beginning at 4:00 p.m. on Friday, August 21.

August 14 at 4:00 p.m. – Bill Pay System Unavailable

As of Friday, August 14, 2026 at 4:00 p.m. your access to Farmers National Bank online banking Bill Pay will cease. This means you will not have access or be able to view, edit or add payments.

All bills scheduled from August 14, 2026 through August 21, 2026 will be paid as scheduled. If you have a bill payment scheduled for Friday, Saturday or Sunday, it will be processed Friday. After August 24, 2026, bills will be processed using the new bill pay system in online banking.

August 21 at 4:00 p.m. – Online Banking Unavailable

Online banking will be unavailable beginning at 4:00 p.m. on Friday, August 21, and it will remain unavailable through the weekend. Access to online banking will be restored on Monday, August 24 at 8:00 a.m.



RECOMMENDATION: While all of your payees should convert, we recommend that you print or keep records of your payees in case you need to re-enter or confirm any data upon converting. Please print out your bill pay history as history may take additional time to convert.

REMINDER: Online, mobile, and telephone banking will be unavailable beginning 4:00 p.m. on Friday, August 21, 2026. Access to these services will be restored on Monday, August 24, 2026 at 8:00 a.m.



Online Banking

TO-DO → August 24 at 8:00 a.m. - Establish Online Banking

On August 24, 2026, you will need to log in to the new online banking platform and establish your credentials by creating a new password.

New users who were not enrolled in online banking prior on the former platform can complete a new user enrollment.

Re-establishing Online Banking:

- Do not select new enrollment.
- Your current online banking username will carry over.
- Your existing password will NOT carry over.
- To log in to the new online banking system, your password will be the last four digits of your SSN or EIN for business customers.

For your first log in, after entering the default password of the last four digits of your SSN or EIN, you will be prompted to create a new password.

You will be sent an email with a verification code to confirm your identity.

You will then be prompted to set up 2-step verification.

If there is an issue with your username, you will be contacted in advance of this transition.

If you need assistance logging in for the first time, please call the Customer Support Center at 1-888-988-3276.

Please do not attempt to log in to the new online banking system prior to August 24, 2026 at 8:00 a.m.

- Former Middlefield customers will begin using the Farmers' online banking platform. Your current online banking username will carry over, and your temporary password will be the last four digits of your SSN or EIN for business customers.
- **Account Nicknames:** You may have assigned nicknames to your accounts in online and mobile banking. We will attempt to transfer these to the new system, but we recommend keeping a record of your account numbers and nicknames in case you need to re-enter them.
- **E-Statements:** You will not have to re-enroll in e-statements. Upon your first log in to online banking, you will need to acknowledge the terms and conditions and e-statement agreement. Your preferences will be saved.
- **Statement History and Check Images:** There will be a delay in statement history and check image availability in online banking. Once available, you will have access to a 2-year history. We recommend printing your statement history and any check history you may need prior to this conversion.
- If you require assistance in the interim period before history is available, please contact the Customer Support Center at 1-888-988-3276.
- Current Farmers online banking alerts will not carry over. You will need to re-establish any alerts in the new online banking system.
- Once your online banking credentials are set up, you will also be able to access Bill Pay in online banking.

IMPORTANT!



Automatic Transfers and E-Bills

- Log in to online banking beginning Monday, August 24, to review and confirm that your automatic transfers are set up as expected in the new system. If any updates are needed, you can make them at that time.
- E-Bills will not carry over to the new system. You will need to re-establish your E-Bills within the new online banking platform.



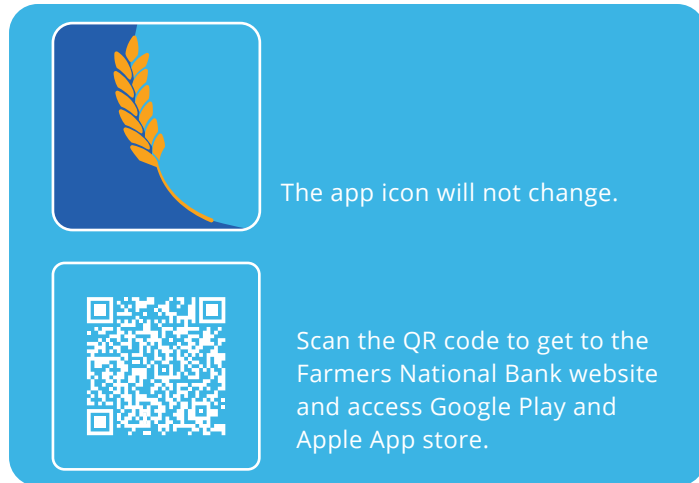
Mobile Banking

August 21, 4:00 p.m. – Mobile Banking Unavailable / Mobile Deposits Unavailable

Mobile banking will be unavailable beginning at 4:00 p.m. on Friday, August 21 through 8:00 a.m. on Monday, August 24.

TO-DO → August 24, 8:00 a.m. – Update Your Farmers Mobile Banking App

- Apple users will need to complete an app update.
- Google/Android will need to delete existing app and download the new app.
- Please visit the app store.
- Former Middlefield customers will need to delete the existing Middlefield mobile banking app and download the new Farmers mobile banking app. This applies to both Apple and Google/Android users.



If you log in to mobile banking before your first online banking log in, use your current username and last four of your SSN or EIN. You will be prompted to update your password upon logging in.

All usernames will remain the same. If there is a problem with your username, you will be contacted in advance of this transition. Please DO NOT attempt to log in prior to August 24, 2026 at 8:00 a.m.

For app download instructions please visit: <https://farmersbankgroup.com/mobile-banking.html>.

Once logged in to the new mobile app, you can set up card alerts and manage your cards in the app!

Card Alerts

Card Hub / Card Valet instructions to include:

- Alerts will need to be setup again

ZELLE

Zelle account information will not carry over.

You will need to re-enroll as a new user beginning August 25, 2026. Prior to August 14, we recommend taking screenshots of any payees you'd like to reference.

August 20 – Last day to make Zelle transactions.

August 21 – August 24 – No Zelle Access.

You will not be able to send or receive money using Zelle during this time.

Any scheduled or recurring Zelle transactions will be cancelled.

August 25 – Zelle Service Available.

You will have to complete a re-enrollment in Zelle with your Farmers Bank account information in the new Farmers mobile app or in our new online banking found at www.Farmersbankgroup.com.

NEW! Farmers Person-to-Person Payments

We are excited to introduce a new P2P solution.

This will be located within your online and mobile banking.



Telephone Banking

August 21 at 4:00 p.m. – Telephone Banking Unavailable

Beginning August 24, 2026 at 8:00 a.m., customers should call the Farmers National Bank Telephone Banking number at 1-888-471-3886 for easy enrollment instructions.



For your first time using the telephone banking system, you will need your full account number and social security number for enrollment. You will be prompted to create a minimum of a 4 digit pin.

- You will be able to transfer funds from one account to another
- Card controls such as activate a new debit card
- Disable if you've misplaced your card
- Account Inquiry Available for:
 - Checking
 - Savings
 - Loans
 - Certificates of Deposits & Money Markets
 - IRAs
 - Club Accounts such as Holiday Savings & Health Savings



Call Farmers National Bank
Telephone Banking

1.888.471.3886



Statement *Information*

A special one-time paper statement cycle will run on **Friday, August 21**.

Regardless of your normal checking or savings account statement issue day of the month, you'll receive a special statement recapping your account activity from your last normal statement issued to this day.

All accounts will receive a paper statement as of August 21, regardless of whether you are enrolled in e-statements or not for this special cycle.

Rewards Accounts Customers:

Farmers Bonus Checking and Former Middlefield Bank Cash Back Rewards customers.

- Your accounts will auto qualify due to this shortened cycle and for the first statement cycle on the new system.
- You will receive your rewards with your special statement.
- Any interest bearing accounts, interest will be paid on this date.

E-statement Information

You may be prompted to accept e-statement enrollment upon your first log in to online banking. Your e-statement enrollment stays active. You will continue receiving e-statements after the system upgrade.



What is Changing Going Forward?

If you choose e-statements, you will now receive all account notices electronically. This includes critical notifications sent directly to your portal or email instead of your physical mailbox.

Included Electronic Notifications

- **Insufficient Funds (NSF):** Immediate alerts regarding overdrawn accounts.
- **Dormant Account Notices:** Updates on accounts nearing prolonged inactivity.
- **Inactive Account Notices:** Alerts regarding accounts with no recent activity.

There will be minor adjustments to statement dates for some accounts. Please refer to the updated schedule located to the right.

Statement dates will generally occur on the dates listed; however, if a statement date falls on a weekend or federal holiday, the statement will be generated on the next business day.

Current Statement Date	New Statement Date
1st - 4th	4th of the month
5th - 8th	8th of the month
9th - 12th	12th of the month
13th - 16th	16th of the month
17th - 20th	20th of the month
21st - 24th	24th of the month
25th - 28th	28th of the month
29th - 31st	end of month



Business

ACH & Wires Unavailable for Business Customers Beginning at 4:00 p.m., August 19

- Normal ACH & Wire timing resumes **Monday, August 24**

Remote Deposit Unavailable Beginning 4:00 p.m., August 21

- Unavailable over the weekend. Service resumes **Monday, August 24**

Positive Pay Functions as Normal on Friday, August 21

- Unavailable **August 22 and 23**
- Access resumes **August 24**
- Exceptions resume **August 25**
- Daily Decision cut-off time will be **12:00 p.m. beginning Monday, August 24**

***Our support team will be offering live training sessions in August. Details will be provided.**

August 14 at 4:00 p.m. - Enrollment in Online and Mobile Banking Disabled

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Any e-bills currently established in bill pay will NOT be transferred to the new system. You will need to set up your e-bills on the new system beginning August 24, 2026. We recommend that you print, take screenshots or keep records of your payees to ensure you are able to re-enter and confirm data upon converting. Please print out your bill pay history as history may take additional time to convert.



Stay Ahead of Fraud

Scammers often rely on pressure tactics to trick you into acting quickly without thinking. Be cautious of messages that create a sense of urgency, ask you to click links or provide highly sensitive information. If you are ever unsure, stop the conversation and call us directly at 1-888-988-3276.



We will **NEVER** Ask You:

- For your pin
- For your account number through text or email
- For your username or password
- To click a link to 'unfreeze' your account or access your money
- To send money to yourself or another account
- To open a link in a text message
- To verify your debit card number
- To withdraw funds in order to safeguard them
- To be deceitful about the purpose of a transaction
- To purchase gift cards
- To access your computer or phone remotely

Sometimes, we do need to ask questions to identify you, maintain your account, and assist you with questions or issues you may be having. We do this to ensure that we are talking to you and not someone impersonating you.



We may sometimes:

- Ask for your address or phone number
- Ask you for your account number over the phone
- Ask for your date of birth over the phone
- Ask for the last four digits of your SSN over the phone
- Send you verification codes when logging into online or mobile banking
- Send you texts and emails asking if you made a specific transaction

We will only ask you to reply "Y" or "N"

FAQs

Will my branch be open the weekend of conversion?

- All branches will close early on Friday, August 21 at 4:00 p.m. and will be closed on Saturday, August 22.
- Our call center will be open from 8:00 a.m. – 5:00 p.m. on Saturday, August 22.

How can I access funds during the upgrade weekend?

- You will be able to make cash withdrawals from ATMs and debit cards will function. If you plan to make a large purchase, please plan ahead for your cash needs.
- See page 6 for Debit Card Limits.
- While we anticipate a smooth transition, we encourage you to have alternate forms of payment available and to obtain sufficient cash in advance in case access to services is temporarily limited.

Will I get a new debit card?

- No, your debit card will remain the same and remain active until its expiration date.

Will my account number change?

- No, your account number will remain the same.
- Middlefield Bank customers, please note the Farmers Routing Number: 041209080.

Do I need to order new checks?

- Your Middlefield Bank checks will continue to work for the foreseeable future. You are not required to update your routing number as part of the merger and existing transactions will continue to process without interruption. However, we recommend updating your routing number over time as a best practice, particularly for new direct deposits, automatic payments, and other recurring transactions. Doing so can help ensure a smooth transition and minimize the need for future updates.

Will my statements or e-statements be affected?

- Your statement date may change slightly depending on the date you currently receive your statement. There are no significant differences in statement dates.
- E-statement preferences will roll over to the new system, you will have to acknowledge terms and conditions through a pop up upon your first log in to online banking.

What will happen to my direct deposits?

- Any recurring direct deposits you have set up should continue to process as normal.