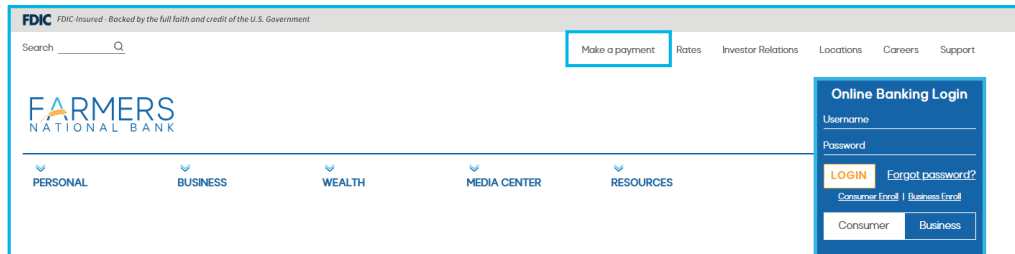


Important Information for Loan Payments Made Via the “Make a Payment” link on www.farmersbankgroup.com



IMPORTANT NOTICE: ALL SCHEDULED PAYMENTS MUST BE RE-ESTABLISHED IN THE NEW SYSTEM.

The Loan Payment Portal located on the homepage of Farmers website “Make a Payment” link will be disabled at 4:00p.m. on Friday, August 21, 2026. All scheduled payments must be re-established in the new system. Existing scheduled payments will not carry over, and you may begin setting them up again on or after Monday, August 24, 2026.

The Make a Payment option will reopen at 8:00 a.m. on Monday, August 24, 2026, located in the same place on the Farmers website homepage but with a new web address: **any saved or bookmarked links to the current payment page will no longer work beginning at 4:00 p.m. Friday, August 21, 2026.**

Create an Account

To schedule monthly payments, you will be required to create a new account. Accounts from the previous Make a Payment system will not transfer, so scheduled payments must be set up again. You may also initiate one-time payments through your account.

Steps to Create an Account:

- You will need your account name and account number.
- You will need to verify your email address following the steps outlined as you create your account.

If you prefer, you can select **“Make a Guest Payment”** to make payments as needed. You will need your account name and account number each time, and you can pay using your bank account information or debit card.

- The Guest feature does not allow you to schedule recurring payments. You must create an account to do that.

If you have any questions, please reach out to our Customer Support Center by calling 1-888-988-3276.

As we prepare for our system upgrade, we have also included some additional important information that may pertain to you.

ACH and Wires will not be able to be initiated in online banking for business customers beginning August 19th at 4:00 p.m.

Online and Mobile Banking will be unavailable beginning Friday, August 21 at 4:00 p.m. with access being restored Monday, August 24 at 8:00 a.m.

- Your current online banking username will carry over, unless you are otherwise notified, and your password will be reset to the last four digits of your SSN or EIN.

For more information about our upgrade and downtime, please visit: <https://farmersbankgroup.com/core-systems-update.html>

One Login. All Your Accounts.

You will now have the ability to access both your Consumer and Business banking accounts through a single online and mobile banking login, making it easier to manage all your banking in one place.

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.

Ways to prepare for the conversion weekend

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