



Important Disclosures

Notices of Error or Request for Information

Please be aware that you have certain rights under federal law related to resolving errors in the servicing of your residential mortgage loan, requesting information about your residential mortgage loan and submitting Qualified Written Requests (QWR) as defined under federal law. To submit your QWR in the form of a written notice of error or a written information request or for a third party to submit an information request to be reviewed as a potential successor in interest, write us at the following address:

Farmers National Bank of Canfield
ATTN: Loan Servicing
20 South Broad Street
Canfield, OH 44406

If you feel there is an error, please notify us in writing (other than on a billing notice or payment coupon) at the address above or via email to customersupport@farmersbankgroup.com. Please include your name, account number, description and amount of any disputed items. You may also call us at 1.888.988.3276, however this may not preserve your rights.

Important Notice to Servicemembers and their Dependents

If you are a servicemember who is or recently was on active duty or active service or a dependent of such servicemember, you may be entitled to certain legal rights and protections, including protection from foreclosure or eviction pursuant to the Servicemembers Civil Relief Act, as amended (the SCRA) and possible, certain similar state statutes.

If you believe you may be entitled to certain rights and protection under SCRA, please contact us at:

Farmers National Bank of Canfield
ATTN: Loan Servicing
20 South Broad Street
Canfield, OH 44406

Important Credit Reporting Notice

We may report information about your account to credit bureaus, including late or missed payments or other defaults, and other information regarding the status and performance of your account.

Partial Payments

Farmers may hold your partial payments in suspense until the full payment is received.

Important Bankruptcy Information

If you are subject to a pending bankruptcy proceeding, or if you have received a discharge, this communication is for informational purposes only. It is to advise you of the status of the loan and is not an attempt to collect a debt.