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**FREQUENTLY ASKED CUSTOMER QUESTIONS**  
**Loan Information – Middlefield Bank Loan Customers**

**Q: Why am I receiving this information?**

A: This FAQ provides guidance on making loan payments or accessing your line of credit during the temporary system-alignment period between Middlefield and Farmers.

**Q: When will the two banks be integrated and transfer of loan servicing be complete?**

A: The integration will begin on August 21, 2026 and be completed Monday, August 24, 2026.

**Q: Can I still make my loan payment as usual?**

A: Yes. You can continue making loan payments using one of the options below.

**Q: What payment options are available?**

A:

- In person at any **Middlefield** branch.
- Electronic payment through ACH or your bank's Bill pay service
- Check payment mailed to **Middlefield Bank** at 15200 Madison Rd, Middlefield, OH 44062
- Loan Payment Portal on the **Middlefield Bank** website

**Q: What information should be included with my payment?**

A: Please include your loan number with any payment so it can be applied correctly and as quickly as possible.

**Q: Are there any changes to my Middlefield Bank loan?**

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

**Q: Is my loan number changing?**

A: No. Loan numbers will not change. Any customers who are affected by a loan number change will be notified separately and well in advance of the transfer of servicing in August.

**Q: Can I still access my line of credit?**

A: Yes. Line-of-credit advances are still available. A **Middlefield** branch representative will assist you with processing your request.

**Q: What if I have questions about my loan balance or payment?**

A: Until August, please continue to contact your local **Middlefield** branch or the **Middlefield** Customer Support line: toll free 888.801.1666, local 440.632.1666. Our staff will be happy to help. After system-integration, you will be able to receive assistance at any location or by calling our customer support center. Additional information will be provided closer to the integration date.