



The Middlefield  
Banking Company

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**FARMERS**  
NATIONAL BANK

## FREQUENTLY ASKED CUSTOMER QUESTIONS

**Q: Why are Farmers National Bank of Canfield and The Middlefield Banking Company merging?**

A: In addition to outstanding financial strength, the merger of Farmers and Middlefield will provide additional banking services and added conveniences. Customers will have access to more branches and ATMs, enhanced commercial banking and a robust Wealth Management division.

**Q: When will the two banks be integrated?**

A: The integration is tentatively scheduled to begin on Thursday, August 20, 2026 and be completed Monday, August 24, 2026.

**Q: Where should a Middlefield Bank customer bank for now?**

A: Middlefield customers should continue to bank at their regular branch location. On August 24, 2026, customers will be able to bank at all 83 Farmers National Bank locations.

**Q: What will happen to my Middlefield Bank Online and Mobile banking?**

A: You should continue to use your Middlefield Bank Personal Online & Mobile banking services. You will be notified well in advance of any changes required by the account conversion. Starting on August 24, 2026, you will need to login to the Farmers National Bank Online Banking platform to download and enroll into our Farmers National Bank Mobile platform. If you need assistance, please call the Customer Support Center at 1-888-988-3276 or visit our website for additional information at [www.farmersbankgroup.com](http://www.farmersbankgroup.com).

**Q: Will I continue to make Middlefield Bank loan payments at the same address?**

A: Middlefield loan customers should continue to make loan payments as usual.

**Q: If I have a credit card through Middlefield Bank, how do I make payments?**

A: As of March 2, 2026, any Middlefield Bank credit card payments must be made by mail or online using the below information. Branches will not be able to accept any credit card payments.

**TCM Bank credit card payments should be mailed to:** TCM Bank, N.A., P.O. Box 6818, Carol Stream, IL 60197-6818. Alternatively, payments can be made online at MyCardStatement.com, which is the official site for managing TCM Bank credit card accounts.

**Customer Support:** <https://www.tcmbank.com/cardholder-services>

**Q: What will happen to the Middlefield Bank branches?**

A: The branches will remain the same with the exception of two overlap locations which will be combined into one. Updated Farmers National Bank signage will begin appearing August 2026. Please continue banking as normal. Customers will be notified of changes well in advance.

**Q: Will this affect the office hours of the Middlefield Bank branch that I currently use?**

A: The branch hours for lobby and drive thru services will remain the same at this time.



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**Q: Will my account number change?**

A: No, it will not change. Any customers who are affected by an account number change will be notified separately.

**Q: If I am a Middlefield Bank customer, will my account fees or minimum balance requirements change as a result of this transaction?**

A: There are minor differences between Farmers National Bank accounts and Middlefield Bank accounts. In all cases, we will place Middlefield Bank customers into the Farmers National Bank account type that most closely matches the services and features of their current account. However, you will be notified of any changes to your accounts well in advance.

**Q: I have a Middlefield Bank CD that does not mature for two years. What will happen to it?**

A: Your CD will be honored with the same rate and terms until it matures, regardless of whether it matures before or after the merger.

**Q: What if I have deposits at both banks? Should I move some for FDIC purposes? How will that work?**

A: Like Middlefield Bank, Farmers National Bank offers deposit insurance coverage as provided by the Federal Deposit Insurance Corporation (FDIC).

The FDIC also specifies deposit insurance coverage during a bank merger. The deposits from Middlefield Bank continue to be insured separately for at least six months after the merger. This grace period allows a depositor to restructure his or her accounts, if necessary.

CDs from Middlefield Bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

**Q: If I am a Middlefield Bank customer, will I need to alert my payroll department if I have direct deposit?**

A: No. Since checking and savings account numbers are not changing, you will not have to make any immediate changes to direct deposit instructions. However, Farmers National Bank suggests updating your payroll records with your employer of the new Farmers National Bank routing number: 041209080. Do not update until August 24, 2026.

**Q: Will my Middlefield Bank monthly statements change?**

A: After the system conversion in August, Middlefield Bank customers will begin receiving a statement from Farmers National Bank. Middlefield Bank customers who currently receive an Electronic Statement (“E-Statement”) will need to log into the Farmers National Bank Online Banking platform and re-enroll for E-statements to continue to receive their E-Statement. There will be a few differences in the way your statement appears.



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More information regarding statements will be provided in the coming months well in advance of the conversion date in August.

**Q: Can I still use my Middlefield Bank checks?**

A: Yes, please continue to use your existing checks. Middlefield Bank checks will still be accepted for a period of time after the conversion. After August, any new checks should be ordered through Farmers National Bank.

**Q: Will my direct deposits, automated payments, and transfers remain the same?**

A: Until the account conversion beginning on August 20, 2026, these services will continue for you without interruption.

More information about the carry-over of direct deposits, automated payments and transfers will be provided closer to but well in advance of the technical conversion.

**Q: Can I use my Middlefield Bank debit card at all Farmers National Bank ATMs without any surcharges?**

A: Yes. You can use your existing card at any Farmers National Bank of Canfield ATM without paying any ATM surcharge fees soon after the legal closure, in the first week of March 2026.

**Q: I am a corporate banking customer. Will I continue to work with the same Middlefield Bank sales and client service team members?**

A: Yes. Please continue working with the banker who currently services your account.

**Q: What does Farmers National Bank do to protect my personal and account information?**

A: At Farmers National Bank, our customer's information is paramount to the trusted relationship we have with each account holder. To ensure the integrity, confidentiality, and availability of this information Farmers National Bank has developed policies and procedures to guard against unauthorized access and disclosure of this information. These practices provide guidance for the digital safeguards in place such as antivirus, encryption, access control, user management, change control, and storage. These digital controls are complimented by physical security controls.

Additionally, Farmers National Bank uses industry-accepted software that is tested for compatibility and regularly updated with the most recent patches and updates. Records are retained as outlined within the Farmers National Bank Records Retention Manual in accordance with applicable state laws and federal regulations.

**Q: Where do I go for more Farmers National Bank information?**

A: We will provide regular updates on the status of the Middlefield Bank merger with Farmers National Bank at: <https://farmersbankgroup.com/welcome-farmers-middlefield.html>



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If you have questions, you may speak with an experienced customer service representative at 1-888-988-3276.

**Q: How will this transaction benefit me?**

**A:** Long-term, the combined Farmers National Bank network will offer customers convenient access to their money and easier access to financial professionals through a network of offices that extends throughout Central and Northeast OH as well as Western PA. Consumer and business customers will be able to bank at 83 banking locations.

We also look forward to introducing enhanced online and mobile banking platforms in August.

**Q: What will the combined organization be named? Where will it be headquartered? Who will run it?**

**A:** The Middlefield Banking Company will be merged into Farmers National Bank of Canfield. Farmers National Bank will remain headquartered in Canfield, Ohio. Farmers National Bank's President and Chief Executive Officer, Kevin J. Helmick remains in that role.

**Q: How are Farmers National Bank and Middlefield Bank alike?**

**A:** Established over 130 years ago, Farmers National Bank of Canfield is an independent, community bank with offices in Northeast Ohio and Western Pennsylvania. Both organizations have rich community legacies spanning 100 years, making this a natural fit.