



March XX, 2026

Loan #:

Dear Valued Customer:

Farmers National Bank Corp., the holding company for The Farmers National Bank of Canfield located at 20 South Broad Street, Canfield, OH, 44406 completed its merger with The Middlefield Banking Company at 15200 Madison Road, Middlefield, Ohio 44062 on March 2, 2026.

As a result of this merger, **ownership** of your loan with The Middlefield Banking Company transferred to Farmers National Bank effective March 2, 2026. Federal law requires Farmers National Bank notify you that the ownership of your loan has changed.

What You Need to Know

- This notice requires no action on your part; however, keep a copy of this notice with your other loan documents.
- The transfer of ownership of your loan to Farmers National Bank does **not** change any term, payment amount, or condition of your mortgage, deed of trust or note.
- Farmers National Bank is **not** currently servicing your loan. All correspondences and inquiries should continue to be directed to The Middlefield Banking Company at 15200 Madison Road, Middlefield, Ohio 44062.
- You should continue sending your monthly payments to The Middlefield Banking Company. Payments sent to Farmers National Bank will be returned and may result in late charges or your account becoming past due.
- Transition of the loan servicing from The Middlefield Banking Company to Farmers National Bank is tentatively scheduled for August 2026. You will receive additional information, including specific details about payment options, as we move closer to the anticipated loan servicing transfer.

For questions regarding this letter, please contact the undersigned Monday through Friday at 888.988.3276.

Sincerely,

Rachel Keller
Manager of Loan Servicing
Farmers National Bank
20 S. Broad Street
Canfield, OH 44406

Member
FDIC  Equal Housing Lender