



is becoming



March 2, 2026

Dear Valued Customer,

On behalf of Farmers National Bank, we are pleased to welcome you to Farmers. We are excited to have the opportunity to serve your diverse financial needs and introduce a new array of services to include robust lending and wealth management divisions*. The team at Farmers is confident in our ability to deliver these services in the same manner you have come to expect from your community bank.

Our first priority is to make the transition from The Middlefield Banking Company to Farmers National Bank as seamless as possible for you. We are making sure that many things will not change – such as our commitment to providing exceptional service, supporting our neighbors and communities, and conducting ourselves in a manner that earns your trust each and every day. Rest assured you will hear from us regularly throughout this process. You may also obtain additional updates from the dedicated website we developed for you:

<https://farmersbankgroup.com/welcome-farmers-middlefield>

We have received all required approvals and Middlefield is now officially part of the Farmers family. The operational transition to Farmers National Bank is tentatively scheduled to begin on August 20, 2026. The transition will take place over that weekend for minimal interruption. Please continue to conduct your banking transactions as normal. Between now and the conversion weekend, you will receive detailed communications to keep you informed of key dates, next steps, and any actions you may need to take.

This is an exciting time for Farmers National Bank and The Middlefield Banking Company and we are confident that you will quickly see the benefits of this merger. We strongly believe we are better together. If you have any immediate questions, please feel free to contact us at 888-988-3276 or visit www.farmersbankgroup.com.

We look forward to serving you.

Sincerely,

Kevin J. Helmick
President & CEO
Farmers National Bank

*Investment products are not FDIC insured, are not bank guaranteed, and may lose value.