

FREQUENTLY ASKED CUSTOMER QUESTIONS

Q: Why are Farmers National Bank and First National Bank merging?

A: In addition to outstanding financial strength, the merger of Farmers National Bank and First National Bank will provide additional banking services and added conveniences. Customers will have access to many more branches and ATMs, enhanced commercial banking and a robust Wealth Management division. In addition, all customers now have access to banking services in several new communities through the MoneyPass network of ATMs.

Q: When will the two banks be integrated?

A: The banks will be integrated operationally on November 2, 2015.

Q: How will this transaction benefit me?

A: Long-term, the combined Farmers National Bank-First 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 Northeast and Mid-West Ohio. Consumer and business customers will be able to bank at 33 offices in seven counties.

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

A: First National Bank is now merged into Farmers National Bank. 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 First National Bank alike?

A: Established over 127 years ago, Farmers National Bank is an independent, community bank with 20 offices in Northeast Ohio. Like First National Bank, Farmers National Bank is dedicated to outstanding customer service to the community. Farmers National Bank is financially strong, and like First National Bank, offers deposit insurance coverage through FDIC.

Q: What will happen to First National Bank branches?

A: With the exception of an overlap of branches in Salem, all First National Bank branches will remain. Farmers National bank signage will begin appearing in October, 2015.

Q: What will happen to the First National Bank branch employees?

A: You will continue to see all the friendly faces that you've come to know over the years.

Q: Will the merger affect the office hours of the First National Bank branch I currently use?

A: The branch hours will remain the same.

Q: Will Farmers National Bank continue to support local First National Bank community organizations?

A: Farmers National Bank has a long tradition of extensive support for community and non-profit organizations. Farmers National Bank intends to expand that effort into all First National Bank communities.

Q: Where should a First National Bank customer bank for now?

A: Until the November 2, 2015 conversion, First National Bank customers should continue to bank as usual at their regular branch locations.

Q: Should I close my First National Bank account and move it?

A: No, there is no need to close your account or to make any changes at this time. When the account conversion occurs on November 2, 2015, we will make any account changes for you and will make the process as smooth as possible. You will be notified well in advance of any changes.

Q: Will my First National Bank account number change?

A: At this time, we do not anticipate any change to your existing First National Bank account number.

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

A: There are slight differences between Farmers National Bank accounts and First National Bank accounts. In some cases, we will place First National Bank customers into the Farmers National Bank account 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 First National Bank CD that does not mature for 2 years, what will happen to it?

A: Your CD will be honored with the same rate and term 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 First National 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 First National Bank continue to be insured separately for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

CDs from First National 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: What will happen to my First National Bank Internet banking and bill payments?

A: You should continue to use your First National Bank Personal and Business Internet banking. You will be notified well in advance of any changes that are required by the account conversion.

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

A: No. Since checking account numbers are not changing, you will not have to make any changes to direct deposit instructions.

Q: My mortgage is with First National Bank now. Will it get sold?

A: Your mortgage servicing will be transferred to Farmers National Bank after the transition on November 2, 2015. You will be notified in advance of this change. Should any mortgages be sold in the future, you will be notified well in advance.

Q: Will the merger affect my existing First National Bank loan?

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

Q: Will I continue to make First National Bank loan payments at the same address?

A: First National Bank customers should continue to make loan payments as usual. If there is a change at a later date, you will be informed well in advance.

Q: Can I still use my current payment book?

A: Yes. Continue to use your same payment book. Any changes in the future will be communicated in a timely manner.

Q: Will my First National Bank monthly statements change?

A: After the system conversion occurs on November 2, 2015, First National Bank customers will begin receiving a statement from Farmers National Bank. First National customers who currently receive an Electronic Statement ("E-Statement") will continue to receive their E-Statement. There will be a few differences in the way your statement appears.

Q: When will I receive statements for my checking, savings or money market account(s)?

A: You will receive a final statement from First National Bank within two (2) weeks of the account transition date on November 2, 2015. This statement will be generated at the close of business that day and will cover your account activity during the period from your previous statement date until the November 2, 2015 conversion.

Your next statement will be issued by Farmers National Bank and will list your account activity from the date of the account conversion of November 2, 2015, through your next statement date. From then on, your account statements will be mailed to you on approximately the same date as before the system conversion. If you're currently receiving an E-Statement from First National Bank, you will continue to receive an E-Statement from Farmers.

Q: Can I still use my First National Bank checks?

A: Please continue to use your existing checks. If you find you need to order additional checks, please use the same process as you do today.

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

A: Until the account conversion on November 2, 2015, these services will all continue for you without interruption. When your accounts convert to Farmers National Bank, so will your direct deposits and almost all automated payments and transfers. If there are any payments or transfers that we cannot convert, we will notify you in advance.

Q: Will I receive a new Debit or ATM Card?

A: No. You may continue to use your First National Bank Debit or ATM Card. You will receive a new Farmers National Bank Debit or ATM Card to replace your First National Bank Debit or ATM Card prior to the expiration date.

Q: I heard that I may use my First National Bank Debit Card at Farmers National Bank ATMs without charge. Is this true?

A: Yes. You can use your existing card at any Farmers National Bank ATM without paying any ATM surcharge fees.

Q: I received information that one of my First National Bank accounts is changing as it transitions to Farmers National Bank. What is happening to my other accounts?

A: Not all First National Bank accounts are changing as they transition to Farmers National Bank. If the terms and conditions of any of your accounts will be changing during the transition, you will receive a letter well in advance from Farmers National Bank describing the changes that will affect your account(s).

Q: I am a corporate banking customer. Will I continue to work with the same First National 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 the information provided to us by our customers is paramount to the trust 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. Please visit <https://www.farmersbankgroup.com/privacy-security/> for additional information.

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

A: We'll be providing regular updates on the status of the First National Bank merger with Farmers National Bank at this webpage: www.farmersbankgroup.com/welcome-fnb. If you have any questions, you may speak with an experienced customer service representative at 1-888-988-3276.