



# Farmers National Bank of Emlenton

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September 29, 2008

To our valued customers:

In recent months there has been a constant stream of alarming reports from media outlets regarding our nation's economy. In particular, the media has publicized the failure of a number of large financial institutions as well as the well-chronicled subprime mortgage issues and related factors. I want to assure you that your bank, Farmers National Bank, has not been impacted by these failures and has not engaged in the banking practices that have led to the current economic turmoil.

Farmers National Bank was founded 108 years ago with the principle philosophy of providing safe, secure and stable banking services. We have always maintained conservative business beliefs – we gather deposits and provide loans in the communities we serve. We pursue the most prudent banking practices, from both an operating and regulatory perspective, to help our customers meet their financial dreams.

While the current national economic issues may impact you directly or indirectly, and the federal government may be able to stem these issues, rest assured that your community bank remains a safe, strong, secure and sound financial institution.

Farmers National Bank, as a national bank, is regulated by the Office of the Comptroller of the Currency, arguably the toughest banking regulatory agency, and the FDIC. The FDIC classifies banks that meet the highest capital requirements as “well capitalized.” Farmers National Bank exceeds the capital levels required for this classification and consistently maintains solid core earnings. No one has ever lost money on deposits insured by the FDIC. If you are concerned about the safety of your money, please talk to one of our bankers at your local office and get the facts.

For more information, please contact me or any one of your local Farmers National Bank offices. We will never waiver from our commitment of providing the very best in safe and sound community banking.

Very truly yours,

William C. Marsh  
*President and  
Chief Executive Officer*

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