



FEDERAL REGULATION NOTICE

UNLAWFUL INTERNET GAMBLING PROHIBITED

May 28, 2010

To Our Valued Business Customers:

To comply with requirements of the **Unlawful Internet Gambling Enforcement Act of 2006 (31 USC 5361, et seq, (the "UIGEA")**, financial institutions are now required to provide this notice to all business customers explaining the prohibition against engaging in any activity or business that is unlawful under the UIGEA. Please be aware that you may not use your account or any other services we offer to receive any funds, transfers, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. If anyone asks us to process a transaction (or should we become aware of a transaction involving one or more of your accounts with us) that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the provisions of the UIGEA and any account agreements you have with us.

This notice is for informational purposes in response to Federal regulatory guidelines and does not change the terms and conditions of your existing account agreement, to the extent that you do not engage in any such unlawful activities. We value the trust you've placed in us and truly appreciate your business.

If you have any questions, please do not hesitate to contact us.

Sincerely,

FARMERS NATIONAL BANK of EMLENTON

Compliance Department