



August 31, 2017

Dear Valued Customer,

We are happy to announce that Northern Hancock Bank & Trust Co. will merge with The Farmers National Bank of Emlenton. Like Northern Hancock, The Farmers National Bank of Emlenton is committed to community banking and offers the highest standard in industry competitive products and services.

Over the next few months, you will be receiving information regarding the transition of your accounts from Northern Hancock to Farmers National Bank. **No action is required at this time;** however, we want to make you aware of the upcoming changes:

- **September 29, 2017 at 5:00 p.m.:**
 - The *Newell Office* of Northern Hancock will close at 5:00 p.m. and will consolidate with the Chester Office.
 - Northern Hancock will begin operating under the Farmers National Bank name. Some documents may reflect the name of Northern Hancock until the computer system conversion date.
 - The Northern Hancock website will automatically redirect to a conversion page found at www.farmersnb.com/NHB.
 - You can expect to receive important account information to arrive in your mail during the last week of September.
- **October 27, 2017 at 5:00 p.m.:**
 - *Computer system conversion date* - All accounts will remain the same until this date.
 - The Chester Office will be closed on this Saturday, due to the system conversion, and will reopen on Monday, October 30th.

Our goal is to make this transition as smooth as possible. For your convenience, you will find the most up-to-date information regarding mailings, conversion details and Online Banking access to your Northern Hancock account at www.farmersnb.com/NHB. If you have questions or require additional information, please call us at 304-387-9900 between 9a.m. - 4p.m. (Monday through Friday) or 9a.m. - 12p.m. (Saturday) to speak with one of our representatives.

We thank you for your cooperation during this conversion period and look forward to the opportunity to serve you.

Very truly yours,

A handwritten signature in black ink that reads "Mark A. Mangano".

Mark A. Mangano
President and Chief
Executive Officer
Northern Hancock Bank & Trust Co.
304-387-9900

A handwritten signature in black ink that reads "William C. Marsh".

William C. Marsh
Chairman, President
and Chief Executive Officer
The Farmers National Bank of Emlenton
877-862-9270