

...PERSONAL

➔ Select your current account type & view how it will convert to a corresponding Farmers product.

CHECKING

NHB Product	Farmers Product	Changes & Important Info:
Regular Checking Budget Checking Silver Club Checking	Green Checking	<ul style="list-style-type: none"> No Minimum Monthly Balance No Monthly Service Fee if enrolled in eStatements Starter Checks, Debit Card and eBanking Services Included <u>Silver Club Checking</u>: Free Money Orders/Cashier's Checks and Discounted Check Orders will no longer apply.
NOW Checking Super NOW Checking	Select Checking	<ul style="list-style-type: none"> <u>NOW Checking</u>: Minimum Monthly Balance increased from \$1,000 to \$2,500 <u>Super NOW Checking</u>: Minimum Monthly Balance increased from \$2,000 to \$2,500 Service Charge of \$15 per month if minimum monthly balance is not met Interest Earned on a Tiered Rate Checks, Debit Card and eBanking Services Included

**Accounts requiring two signatures will no longer be monitored. You may still have the restriction printed on checks, but you must self-regulate.*

SAVINGS

NHB Product	Farmers Product	Changes & Important Info:
Classic Savings Preferred Savings	Statement Savings	<ul style="list-style-type: none"> Minimum Average Monthly Balance is \$100 Service Charge of \$5 per month if minimum monthly balance is not met ATM Card and eBanking Services Included
Hi-Fi Money Market	Money Market	<ul style="list-style-type: none"> Minimum Monthly Balance will remain at \$2,000 Monthly Service Charge increased from \$5 to \$15 per month if minimum monthly balance is not met Interest Earned on a Tiered Rate Checks, Debit Card and eBanking Services Included
Traditional Christmas Club Preferred Christmas Club	Holiday Club	<ul style="list-style-type: none"> Maximum monthly deposit cannot exceed \$2,000 No Minimum Monthly Balance, No Monthly Service Fee Must have at least one auto transfer per month from a Farmers account <u>Traditional Christmas Club</u>: Accounts will be paid out prior to 10/30/2017 and this product will no longer be available. Customers will need to open a Holiday Club account.
Certificate of Deposit (CD) & IRA CDs	Certificate of Deposit (CD) & IRA CDs	<ul style="list-style-type: none"> Unless otherwise indicated below, rates and terms associated with your current NHB CD will not change. <ul style="list-style-type: none"> 91-day CD will renew into a 3-month CD 182-day CD will renew into a 6-month CD 42-month CD will renew into a 48-month CD Easy Saver IRA will renew into IRA Variable Savings Easy Saver Roth IRA will renew into Roth IRA Variable Savings Early withdrawal penalties are now as follows: <ul style="list-style-type: none"> 3 – 18 month CD: 3 months interest 19 – 42 month CD: 6 months interest Over 42 month CD: 12 months interest

Farmers National Bank Routing Number: 043310139

For all product features, please visit www.farmersnb.com or stop by the Chester Office.

*Please refer to the Disclosure tab for additional information.

... BUSINESS & NON-PERSONAL

➔ Select your current account type & view how it will convert to a corresponding Farmers product.

CHECKING

NHB Product	Farmers Product	Changes & Important Info:
<u>Business & Non-Personal:</u> Regular Checking Budget Checking Commercial Checking	Business Green Checking	<ul style="list-style-type: none"> No Minimum Average Monthly Balance No Monthly Service Fee if enrolled in eStatements 300 debit/credit items per month – excess items will be charged \$0.30 per item Debit Card and eBanking Services Included
<u>Business & Non-Personal:</u> NOW Checking Super NOW Checking	Business Select Checking	<ul style="list-style-type: none"> <u>NOW Checking</u>: Minimum Average Monthly Balance increased from \$1,000 to \$2,500 <u>Super NOW Checking</u>: Minimum Average Monthly Balance increased from \$2,000 to \$2,500 Service Charge of \$15 per month if minimum average monthly balance is not met Interest Earned on a Tiered Rate Debit Card and eBanking Services Included

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SAVINGS

NHB Product	Farmers Product	Changes & Important Info:
<u>Business & Non-Personal:</u> Classic Savings Preferred Savings	Business Statement Savings	<ul style="list-style-type: none"> Minimum Average Monthly Balance is \$500 Service Charge of \$8 per month if minimum average monthly balance is not met Debit Card and eBanking Services Included
<u>Business & Non-Personal:</u> Hi-Fi Money Market	Business Money Market	<ul style="list-style-type: none"> Minimum Average Monthly Balance increased from \$2,000 to \$5,000 Monthly Service Charge increased from \$5 to \$15 per month if minimum average monthly balance is not met Standard Checks, Debit Card and eBanking Services Included
Certificate of Deposit (CD)	Certificate of Deposit (CD)	<ul style="list-style-type: none"> Unless otherwise indicated below, rates and terms associated with your current NHB CD will not change. <ul style="list-style-type: none"> 91-day CD will renew into a 3-month CD 182-day CD will renew into a 6-month CD 42-month CD will renew into a 48-month CD Early withdrawal penalties are now as follows: <ul style="list-style-type: none"> 3 – 18 month CD: 3 months interest 19 – 42 month CD: 6 months interest Over 42 month CD: 12 months interest



**Safely shred your NHB cards and documents
at the Chester Office October 30 - November 30**

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... ADDITIONAL SERVICES

➡ Please review important information regarding online services, additional products & payments:

ONLINE BANKING & STATEMENTS

All NHB customers will need to enroll with Farmers Online Banking. Please review the following information below:

- Online Banking will be unavailable beginning October 27th at 4:00 p.m. until October 30th at 8:00 a.m.
- Beginning October 30, 2017 you may register for Farmers Online Banking by selecting "Enroll Now" on the home page of www.farmersnb.com. Use the last four digits of your Social Security Number as your PIN.
- **Statements & eStatements:** You will receive a final paper statement from NHB through October 27th. Your next statement will be from Farmers.
 - Paper statement fees will begin November 30th. To avoid this fee, accept the eStatement Terms & Agreements during online banking enrollment or contact Farmers for assistance. *Paper statement fee is waived for customers over the age of 65.
 - Monthly Statements will no longer include images. Images are available for an additional fee.

ONLINE BILL PAY ENROLLMENT

All NHB customers will need to enroll with Farmers Online Bill Pay, following Online Banking registration and acceptance. Please review the following information below:

- Online Bill Pay will be unavailable October 27th at 4:00 p.m. until October 30th at 8:00 a.m.
- Online Bill Pay items scheduled on or after October 27th will not be processed. Another form of payment during this period will be required.
- Enroll in Farmers Online Bill Pay on October 30th.
- If you would like to continue receiving eBills, you must set them up in Farmers Online Bill Pay.
- Northern Hancock bill pay history will not be available online after October 27th.

MORTGAGE & ESCROW

- If you currently have a Mortgage with NHB, all information will transfer to Farmers on October 28, 2017.
- **LOAN PAYMENT INFORMATION:** After October 27, 2017, payments will need to be mailed to:
Farmers National Bank, 612 Main Street, P.O. Drawer D, Emlenton, PA 16373
- Coupon Books will be replaced with a mailed monthly notice. Coupons will no longer be accepted as a form of payment.
- **ESCROW ACCOUNTS:** No action required. Your Escrow Analysis will remain the same.

ATM/DEBIT CARD & CHECKS

- If applicable, you will be receiving a new Farmers ATM/Debit Card and/or checks in the mail during the week of October 16, 2017.
- You may activate the card immediately; however, the card and checks cannot be used until October 28, 2017.

**On October 30, 2017, the maximum daily ATM Card withdrawal limit is \$505. The maximum daily Debit Card withdrawal, POS and cash advance limit is \$2,500. Please refer to the Disclosure tab for additional information.*



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Farmers also offers Mobile Banking, Mobile Deposit, eAlerts, CardValet and TeleBanking. For all product features, please visit www.farmersnb.com or stop by the Chester Office.