

WELCOME TO FARMERS NATIONAL BANK



Welcome to the Farmers National Bank family! The merger of Farmers Deposit Bank with Farmers National Bank will give you additional locations and services for your banking and investment needs. We are excited to have you as our customer.

Farmers National Bank acquired Farmers Deposit Bank on January 31, 2020. In the coming weeks and months, we will provide information on any changes. **At this time, there is nothing you need to do. You can continue to use your Farmers Deposit Bank Checks, Debit Cards, Website, Online Banking and Mobile Banking.**

Tammy McQueen, Market Manager, and the other team members who you already know are excited to continue to provide you with the same personal service. It is an honor to have them on our team.

Farmers National Bank is committed to friendly service with innovative and helpful products. We are the 8th oldest bank in Kentucky, serving the Bluegrass since 1879. Farmers National Bank has been "Your Lifetime Bank" to generations of customers, and we look forward to continuing our tradition of strong community banking in Casey County.

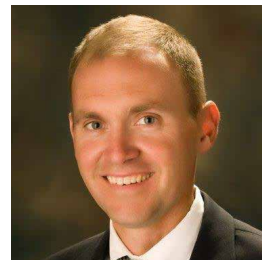
In the meantime, you can learn more about us by visiting our website (www.fnbky.com). Also, please follow us on Facebook, Twitter and LinkedIn. Tammy and the team will be happy to answer any questions.

A handwritten signature in black ink that reads "Tammy L. McQueen".

Tammy McQueen
Market Manager

A handwritten signature in black ink that reads "Greg Caudill".

Greg Caudill
CEO

A handwritten signature in black ink that reads "Marty Gibson".

Marty Gibson
President