

405 5<sup>th</sup> Street  
Ames, IA 50010

December 1, 2021

Business Name  
Street Address  
City, State Zip Code

Dear Valued Customer:

Your commercial banking relationship with First National Bank (FNB) is very important to us, and we want to inform you about several important changes that are taking place at FNB. You are receiving this letter because you are a valuable commercial customer and have used our Johnston branch for your business banking needs. On March 31, 2022, our Johnston branch will close.

**Responding to changing commercial banking needs.** Commercial customers have come to expect the best and easiest banking experience from FNB, and we've worked hard to deliver on that expectation. Over the years, we have developed some of the best electronic and remote banking services available to businesses today, and customers have responded by using them more each day.

The added convenience and ease of transacting business without needing to come into a branch has become so popular with commercial customers that it has notably reduced the use of some bank locations, including the Johnston branch.

**Johnston branch closure.** FNB's Johnston branch has provided exceptional value to the bank, the Johnston business community, and its customers over the years. However, our commercial customers continue to tell and show us that convenience no longer means a branch on every corner. Therefore, we have decided not to renew our building lease in Johnston. **We will be closing the Johnston branch at 8460 Birchwood Court, Suite 1100, Johnston, Iowa, on March 31, 2022, at noon. The ATM at this location will cease operations on March 30, 2022, at 5 p.m.**

**We're still here for you.** Your commercial accounts will not be affected. It will be an easy, worry-free transition. We are committed to making this change as easy as possible for you. Your accounts will not be affected, and there will be no interruption of services.

- Everything remains the same with your accounts, so please use your existing business checks, ATM/debit cards or credit cards.
- You may continue to use our online and mobile business banking solutions, for things such as mobile check deposit, checking your balance, bill pay, and money transfer. These services are quick and easy to set up, if you're not already enrolled in online or mobile banking. *Enclosed is a flyer that provides additional information about these services.*

- You will continue to have access to surcharge-free ATMs at any of our branches, as well as at terminals throughout the country that are part of the Shazam Privileged Status ATM network.
- Your account will be supported at neighboring branches where you can still make deposits, withdrawals, and loan payments; speak to a loan officer; apply for a loan; and conduct any other commercial banking business.
- We have a team of commercial lenders available in the Des Moines Metro and Ankeny branches that would be glad to assist you with any lending needs. *Enclosed is a flyer introducing you to these lenders.*
- If you have an ACH set-up to automatically pay bills, make loan payments, or transfer money between accounts, they all remain the same.
- Safe deposit boxholders will receive a separate letter outlining the process to remove their items and transfer them to another one of our locations.

In addition to our digital offerings, our loyal commercial customers also deserve an exceptional physical banking presence when they need it. We have several branches located near you:

- **Valley Junction**, 301 5<sup>th</sup> Street, West Des Moines (new building opening in Spring 2022); temporary location is 204 ½ 5th Street, West Des Moines
- **West Glen**, 5625 Mills Civic Parkway, Suite 100, West Des Moines
- **Ankeny**, 1205 North Ankeny Boulevard, Ankeny

Maps and driving directions to all FNB locations are available at [www.FNB247.com](http://www.FNB247.com).

**Our valued employees.** You've probably come to know the Johnston employees well while banking at that location. We wanted to let you know that Branch Manager Kristi Tripp had earlier informed us she would be retiring in April 2022. The remaining employees at the Johnston branch will be offered comparable positions at other FNB locations. Well-trained and committed employees are the pillar of FNB's relationships with its customers.

Our relationship bankers, commercial lenders, and customer service representatives are eager to talk with you about all the banking services we offer. Should you have any questions or want to learn more about any of our services, you are welcome to stop by the Johnston branch or call Customer Service at (515) 232-5561.

We sincerely appreciate your business and look forward to continuing to serve your banking needs.

Sincerely,



Scott T. Bauer  
First National Bank President