

405 5th Street
Ames, IA 50010

December 1, 2021

Primary Name
Address
City, State Zip

Dear Primary Name:

Your 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 customer and have used our Johnston branch or live nearby. On March 31, 2022, our Johnston branch will close.

Responding to customers' changing banking needs. 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 consumers today, and customers have responded by using them more each day. In fact, the added convenience and ease of transacting business without needing to come into a branch has become so popular with 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 community, and its customers over the years. However, our 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 account 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 and loans, so please use your existing checks, ATM/debit cards or credit cards.
- You may continue to use our online and mobile banking solutions, for things such as mobile check deposit, checking your balance, bill pay, and money transfer. All of 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 and apply for a loan; and conduct any other personal banking business.
- 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 customers also deserve an exceptional physical banking presence when they need it. We have several branches located near you:

- **Valley Junction**, 301 5th 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.

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 and customer service representatives are eager to talk with you about all the convenient banking options 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 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