

## Johnston Branch Closure Frequently Asked Questions

### When is First National Bank's (FNB) Johnston branch closing?

The Johnston branch and ATM will close permanently on Thursday, March 31, 2022, at noon.

### What happens to my accounts with FNB?

There will be no impact to customers' existing accounts or an interruption in services

- Everything remains the same with your accounts, so please continue to use your existing checks, ATM/debit cards or credit cards.
- You may continue to use our online and mobile banking solutions, such as mobile check deposit, checking your balance, bill pay, and money transfer.
- 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 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.

### Why is FNB's Johnston branch being closed?

FNB's closure of its Johnston branch is in large part a direct response to consumers' changing banking preferences and needs. Our 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 customers that it has notably reduced the use of some bank locations, including the Johnston branch.

### What happens to my safe deposit box?

Safe deposit boxholders will be receiving a letter outlining the process to transfer their safe deposit box items to another branch location. Safe deposit boxes **must be transferred by Feb 28, 2022**. If they are not moved by this day, we will drill the box and handle the contents in the manner prescribed by law. Customers will be charged a drill fee, if it is necessary to exercise this step is necessary. We hope to avoid this option.

The remainder of any prepaid annual box rental fee will be refunded. In addition, FNB is offering a one-year rental box fee waiver to existing safe deposit customers who wish to open another box at one of our other branches.

### Where are other nearby FNB offices?

- **Valley Junction**, 301 5<sup>th</sup> Street, West Des Moines, Iowa (new building opening in Spring 2022); temporary location is 204 ½ 5<sup>th</sup> Street in West Des Moines. *There are no safe deposit boxes available at this location.*
- **West Glen**, 5625 Mills Civic Parkway, Suite 100, West Des Moines, Iowa.
- **Ankeny**, 1205 North Ankeny Boulevard, Ankeny, Iowa.

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

### Will the ATM at the Johnston location still be accessible after the bank closure?

The Johnston ATM will cease working on March 30, 2022, at 5 p.m.; from now until then, customers will still be able to use the ATM to complete transactions. In addition, FNB customers have access to thousands of surcharge-free ATMs through [SHAZAM's Privileged Status](#) network.

## Frequently Asked Questions Continued

### **I'm a customer at the Johnston branch, are my accounts safe?**

Yes. Deposits in all of our branches are federally insured up to \$250,000. More importantly, there will be no impact to customers' existing accounts. You can continue to access your funds using online and mobile banking services, an ATM, writing a check, or visiting any of our branches for assistance.

### **Will the Johnston branch closure affect other FNB offices?**

No. The Johnston branch closure has no impact on the other FNB offices. FNB remains very well capitalized and poised for growth into the future with our customers.

### **What happens to my loan after the Johnston office closes?**

The Johnston closure does not affect your loan. Your payments are still due on or before your due date. Payments can be made online by setting up recurring payments or with our Bill Pay service, by phone or mail. If you have any questions about your loan, call Customer Service at (515) 232-5561 and they will direct you to one of our lenders.

### **If I am a First Point customer, will I continue to receive Private Banking services?**

Yes, Vice President-Private Banking Officer Jennifer Walter assists First Point customers in the Des Moines Metro and Ankeny areas. She can be reached at 1205 N Ankeny Boulevard in Ankeny, by phone at 515-777-7174 or email at [Jennifer.Walter@fnb247.com](mailto:Jennifer.Walter@fnb247.com). She will also meet you at one of our other locations closest to you.

### **I've got other questions, where can I get answers?**

We're here to help. 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**.