



March 13, 2015

Dear Valued Customer:

We were concerned to hear that you may have had the impression our bank was changing due to some of the recent marketing materials. Please be assured that while we are updating our technology, our bank has not changed. We are still the same local bank here to serve you.

The Farmers State Bank would like to reassure you that your account(s) have not been affected by this change and we are conducting business as usual. Your account number(s) and our bank routing number remain the same, direct deposit will not be affected and you may continue to write checks, etc.

We understand in some cases, these upgrades have required our customers to learn new ways to use our digital banking services. These improvements allow us to better serve you and provide an enhanced banking experience. If you use the online banking and bill pay products, we appreciate your cooperation by re-establishing your credentials in our new system. Future enhancements are in process and we will update you as they become available.

For generations, we have been proud to serve Brookston, Battle Ground, and the surrounding communities. From civic involvement to time and monetary donations, our goal remains to help make our home a better place. In doing so, we also remain dedicated to providing our customers with the best banking solutions available.

We thank you again for your business and look forward to continuing as your banking partner. We truly value each and every customer relationship. If you have questions, don't hesitate to contact us. Please stop in the office today or call us at 888-563-1905. We would love the opportunity to personally assist you with all of your banking needs!

Sincerely,

A handwritten signature in black ink, appearing to read "Lori S. Heath".

Lori S. Heath
President

