



Loan Payment Information

As a valued Middlefield Bank customer, we want to make your transition to Farmers National Bank of Canfield as smooth as possible. Please follow the instructions below to ensure your loan payments are processed easily and accurately during this transition. You will continue to receive a monthly statement to be used when making your monthly payment. If you have questions, please contact the Farmers Customer Support Center at 1-888-988-3276.

How to Process your Loan Payment Through August 21, 2026

Continue making your monthly payment using your current payment method. If you utilize the Middlefield Bank Online Banking system or Telephone Banking system, these platforms will be turned off on **Friday, August 21, 2026 at 4:00 p.m.** Please refer to item **3. Transfers and Internal Online Banking**, and item **7. Telephone Banking** for specific information on those payment methods.

Options for Processing your Loan Payment starting August 22, 2026 (business date Monday, August 24, 2026).

If you are making a payment through the mail and do not have your new Farmers National Bank of Canfield monthly statement prior to the scheduled due date, please write your current account number on your check.

1. In Person:

Visit any branch location to make your payment. Visit www.farmersbankgroup.com to find the location nearest to you.

2. By Mail:

Mail your payment to:

Farmers National Bank
20 S. Broad Street
Canfield, OH 44406

3. Transfers and Internal Online Banking:

The Middlefield Bank online banking platform will be disabled at 4:00 p.m. on Friday, August 21, 2026. Starting on Monday, August 24, 2026, you will be able to log into the Farmers National Bank of Canfield's Online Banking platform to pay your loan via a simple account transfer.

Do not attempt to log on to the Farmers online banking platform prior to August 24, 2026.

Important information for your first Farmers Online Banking login

- Your current online Banking username will carry over.
 - If your online banking username is affected, you will be notified in advance.
- Your password will be the last 4 of your SSN or EIN.
 - You will be prompted to reset your password upon your first login.

Please note, past payment history will be shown online but may take additional time to convert. Please contact the Farmers Customer Support Center team by calling 1-888-988-3276 if you need prior payment information.



If you currently receive e-statements, your enrollment should remain active, and you will continue receiving e-statements after our system upgrade. You may be prompted to accept e-statement enrollment upon your first log in to online banking.

4. Payment Drafts:

All loan payments debited from either an internal or external checking or savings account that were previously set-up will continue to be processed starting August 24. No action is required.

5. Payment Through External Online Banking Bill Pay:

If you are currently making your monthly payment through an external Bill Pay provider, we recommend that you change the routing number for your payment to the Farmers National Bank of Canfield's routing number 041209080. Your loan payment account number will not change, unless you received previous notification.

6. Payment Through Secure Website:

Beginning Monday, August 24, 2026, you can make or schedule a payment through our secure website as either a registered user or guest.

- Go to www.farmersbankgroup.com
- Click on **Make a Payment** button on the navigation screen to use this service
 - This service cannot be used for payoffs or to make principal only payments.
 - Farmers does not accept credit card payments for loans.
- If you would like to set up automated payments through this service, you will need to register and can do so beginning August 24, 2026 at 8:00am.

7. Telephone Banking:

Middlefield Bank's Telephone Banking payment system will be disabled on Friday, August 21, 2026 at 4:00pm.

Beginning Monday, August 24, 2026, Telephone Banking customers may call the Farmers National Bank of Canfield Telephone Banking number at 1.888.471.3886 for easy enrollment instructions.

Scheduled Loan Payments

Borrowers may not prepay scheduled loan payments more than two months in advance without the Bank's prior written consent. If the Bank receives payments that place the loan more than two months ahead of schedule without such consent, those excess funds will be applied directly to the loan principal and will not advance the loan due date.

Partial Payments

Farmers may hold your partial payments in suspense until the full payment is received.

Important Bankruptcy Information

If you are subject to a pending bankruptcy proceeding, or if you have received a discharge, this communication is for informational purposes only. It is to advise you of the status of the loan and is not an attempt to collect a debt.

Please Note

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or after its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.