



July 22, 2026

RE: Servicing Transfer of Your Loan

Dear Valued Customer,

Farmers National Bank Corp., the holding company for The Farmers National Bank of Canfield located at 20 South Broad Street, P.O. Box 555, Canfield, OH, 44406 completed the financial merger with The Middlefield Banking Company on March 2, 2026. As we are preparing for the technical conversion that will bring both banks onto a single operating system, we would like to inform you of a change in how your loan will be serviced.

Servicing of Your Loan

The ***servicing*** of your loan is being transferred effective August 24, 2026. This means that after this date, Farmers National Bank of Canfield will be collecting your loan payments from you. This transfer of servicing does not affect any terms or conditions of your loan other than terms directly related to the servicing of your loan. Your account number for this loan will not change unless you previously received prior notification from us.

Making Payments

Beginning August 22, 2026, payments should be made payable to Farmers National Bank of Canfield and mailed to 20 South Broad Street, Canfield, Ohio 44406. Farmers will begin accepting payments from you if your payment is due on or after August 22, 2026.

Payments may continue to be paid at your local branch, or mailed to Farmers National Bank of Canfield, 20 S. Broad Street, Canfield, OH. 44406 or by using one of the methods detailed in the enclosed payment information.

Customer Support

If you have questions concerning your loan or this change in servicing, please contact either Middlefield Bank, or Farmers National Bank of Canfield using the contact information below:

Current Servicer:

The Middlefield Banking Company
1.888.801.1666
15200 Madison Road
Middlefield, Ohio 44062

New Servicer:

Farmers National Bank of Canfield
1.888.988.3276
20 South Broad Street
ATTN: Loan Servicing
Canfield, Ohio 44406

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 before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you. Please refer to the enclosed for additional information.

Sincerely,

Rachel Keller
Manager of Loan Servicing
Farmers National Bank
20 S. Broad Street
Canfield, OH 44406

