# THE JOURNEY STARTS HERE

Root River State Bank Customers,
Welcome to First National Bank!

# CUSTOMER TRANSITION REFERENCE GUIDE

FIRST NATIONAL BANK®

# YOUR HOMETOWN BANK IS BETTER THAN EVER

## ...AND STILL THE SAME!


# SUCCESS STARTS HERE

We are thrilled to welcome you to the First National Bank family!

This partnership brings you greater access to resources, including 2 full-service branch locations in SE Minnesota:

- **First National Bank - Spring Valley Branch**
- **First National Bank - LeRoy Branch**

First National Bank offers 13 branch locations across Minnesota, Illinois, Iowa and South Dakota, plus a network of affiliate banking locations. We're also excited to welcome an additional location you may be familiar with- First State Bank of Fountain! This addition is set to occur alongside the Root River State Bank acquisition.

As we progress through this change, you may notice some changes to your accounts. Rest assured, our team is here to answer any questions you may have. Your friendly, knowledgeable Root River State Bank employees will remain by your side to ensure continuity and support.

To help ensure a seamless transition, we've prepared a guide to address many of your questions. We hope you find it informative and easy to use. Our top priority is to make this process as smooth as possible for you. included in this packet are a few disclosures and notices to help ensure you are well informed!

We appreciate your patience and understanding as we move forward. We look forward to serving you and continuing to help you reach your financial goals. Welcome, we're excited to have you with us!

# HERE'S WHAT'S INSIDE!

We're thrilled to welcome you to our growing family of customers! This booklet is your essential guide as we embark on this new relationship together. Inside, you'll find valuable information to help you navigate the transition process with ease.

Eventually, you will see some minor changes to your banking tools. Items like your debit card and online banking access will gradually transition to First National Bank branding, with those changes expected in early 2027. For now, the following pages outline what to be aware of today and what you can expect as you make the transition to First National Bank. Any future changes will be communicated clearly and in detail once dates and timelines are finalized.

In many cases, you'll experience little to no change in how you bank. Plus, we hope you'll enjoy discovering the new benefits that come with being a First National Bank customer.

# YOU MAY HAVE QUESTIONS

## We have answers!

**What can you tell me about First National Bank?**
First National Bank has a history and commitment to customers that spans more than 40 years. Since 1985, First National Bank has proudly served our communities as a family-owned, community-focused bank. With local decision-making, personalized service, and modern banking solutions, we remain committed to helping our customers succeed today and for generations to come.

**How many branches are there and what are the locations?**
First National Bank has 11 locations across Minnesota, South Dakota, Iowa and Illinois. In 2026, we will be welcoming two new locations - Fountain and Chatfield, formerly known as First State Bank of Fountain and Root River State Bank! We also have a network of affiliate banking locations that span the Midwest and Southwest. So, if you ever find yourself away from a First National Bank, one of our sister banks will be happy to assist!
To see the full list of affiliate locations, visit- https://www.firstnationalbanks.bank/mn/view-other-locations/

**Are the branch hours changing?**
Yes, there are some hour adjustments! See page 5 for more information.

**Are my current banking services changing?**
Actually, we will be able to offer more services than ever! FNB has an array of electronic banking products: Personal and Business Internet and Mobile Banking, Mobile Wallet, Mobile Deposit, Debit Card Alerts, Online Bill Pay, E-Statements, real-time account alerts and more!

**Is First National Bank familiar with ag-based communities?**
Yes! First National Bank truly understands commercial and agricultural businesses. We've been proud to serve farmers and ranchers for more than 40 years. We're dedicated to contributing to communities that have an agricultural heritage.

**Are my deposits FDIC Insured?**
Yes! Your deposits are safe and sound - insured by the Federal Deposit Insurance Corporation. Are you worried about coverage, especially if you are already a customer at one of our other locations? We cover more of that on page 7.

**Will decisions about loans continue to be made locally?**
Yes! Lending decisions are always made locally, our banking professionals live and work in the communities we serve.

**What is the mission of First National Bank?**
The Mission of First National Bank is to support the financial goals of individuals and businesses in the communities we call home. As a team of passionate professionals working hard to deliver value to our customers, we provide meaningful relationships, personalized services and innovative technologies. We are dedicated to making a difference in our communities, we foster economic growth and we offer every person a better banking experience.

**Can I still use my checks?**
Yes, your account numbers will not be changing at this time. You will be notified in advance if there are any changes to your account.

**Will my debit card still work after the names change?**
Yes, similar to your checks, your account numbers and debit card numbers will not be changing at this time. You will be notified in advance if there are any changes to your card.

**How do I access my online or mobile banking?**
Your online and mobile banking access will remain the same at this time! Eventually, we will be welcoming you to our systems - likely early 2027. We will make sure you are informed well in advanced, that you are provided all the tools and details to make the adjustment smooth, and that our staff is ready and available to walk you through any questions you have or assistance you may need.

# Branch Hours Starting August 3rd, 2026

## Root River State Bank

| **Main Lobby** | Current Hours | **New Hours as of 8/3/2026** |
|---|---|---|
| Monday - Thursday | 8:30 am to 3:30 pm | 9:00 am to 4:00 pm |
| Friday | 8:30 am to 4:00 pm | 9:00 am to 4:00 pm |
| **Walk Up** | Current Hours | **New Hours as of 8/3/2026** |
| Monday - Thursday | 8:00 am to 4:00 pm | 8:00 am to 4:00 pm |
| Friday | 8:00 am to 6:00 pm | 8:00 am to 5:00 pm |
| Saturday | 8:30 am to 12:00 pm | 8:00 am to 10:00 am |
| **Drive Up** | Current Hours | **New Hours as of 8/3/2026** |
| Monday - Thursday | 8:00 am to 4:00 pm | 8:00 am to 4:00 pm |
| Friday | 8:00 am to 6:00 pm | 8:00 am to 5:00 pm |
| Saturday | 8:30 am to 12:00 pm | 8:00 am to 10:00 am |

## First State Bank of Fountain

| **Main Lobby** | Current Hours | **New Hours as of 8/3/2026** |
|---|---|---|
| Monday - Thursday | 9:00 am to 3:00 pm | 9:00 am to 3:00 pm |
| Friday | 9:00 am to 6:00 pm | 9:00 am to 5:00 pm |
| **Drive Up** | Current Hours | **New Hours as of 8/3/2026** |
| Monday - Thursday | 8:30 am to 4:00 pm | 8:30 am to 4:00 pm |
| Friday | 8:30 am to 6:00 pm | 8:30 am to 5:00 pm |
| Saturday | Closed | Closed |

# Locations

**You now have access to 13 First National Bank locations!**

Plus, we work alongside two other sister banks as part of the family-owned Farrar Banking Group, so you'll have access to an additional network of affiliate banking locations in:

**FIRST NATIONAL BANK - CO, SD WY | FIRST SAVINGS BANK - AZ, NE, NV, NM, SD & TX**

## MAIN OFFICE

**Fulda, MN**
**109 N. St Paul Ave**
**Fulda, MN 56131**
**Phone: 507-425-2575**

## IOWA BRANCH

Davenport
4500 E 53rd St
Davenport, IA 52807
Phone: 563-441-1700

## ILLINOIS BRANCH

Moline
3455 Avenue of the Cities
Moline, IL 61265
Phone: 309-797-7800

## ATM ACCESS

As part of a network of surcharge-free ATMs, you'll have access to not only the ATMs associated with each location, you'll also have thousands available nationwide.

Visit www.moneypass.com to find additional locations!

## MINNESOTA BRANCHES

Fulda
109 N. St Paul Ave
Fulda, MN 56131
Phone: 507-425-2575

Hastings
1400 N Frontage Rd
Hastings, MN 55033
Phone: 651-437-3106

Lakefield
406 Main St
Lakefield, MN 56150
Phone: 507-662-5281

LeRoy
109 W Main St
PO Box 419
LeRoy, MN 55951
Phone: 507-324-5481

Plymouth
13605 27th Ave N.
Plymouth, MN 55441
Phone: 763-550-0500

Slayton
2457 Broadway Ave
PO Box 26
Slayton, MN 56172
Phone: 507-836-8587

Spring Valley
208 N. Broadway Ave
PO Box 31
Spring Valley, MN 55975
Phone: 507-346-7378

### Joining us in 2026

Chatfield
18 3rd St SE
Chatfield, MN 55923
Phone: 507-867-4120

Fountain
101 Main St
Fountain, MN 55935
Phone: 507-268-4321

## SOUTH DAKOTA BRANCHES

Oldham
141 E Main St
PO Box A
Oldham, SD 57051
Phone: 605-482-8293

Ramona
200 Main St E
PO Box 67
Ramona, SD 57054
Phone: 605-482-8691

Office hours vary by location. For more information, please visit www.firstnationalbanks.com/mn/convenient-locations

# Already Banking with First National Bank?

## Let's Talk FDIC Insurance!

If you have deposits at Root River State Bank or First State Bank of Fountain as well as deposits at First National Bank, FDIC rules generally provide that deposits from the acquired bank continue to be separately insured from deposits already held at the acquiring bank for six months after the merger. For certain time deposits (like CDs), separate coverage can continue until the first maturity date after that six-month period, depending on the renewal terms.

If you'd like to discuss your specific situation, please call us at 507-867-4120 to speak with staff in Chatfield,  507-268-4321 to speak with staff in Fountain, or stop in at either location!

Thank you for your trust in Root River State Bank and First State Bank of Fountain.

We're looking forward to welcoming you into the First National Bank family, while continuing to serve you with the same local care you've always known.

Rev. 01/2023

| FACTS | WHAT DOES FIRST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION? |
|---|---|
| **Why?** | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| **What?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>• Social Security number and income<br>• account balances and payment history<br>• credit history and credit scores<br>When you are *no longer* our customer, we continue to share your information as described in this notice. |
| **How?** | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First National Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does First National Bank share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes–** such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| **For our marketing purposes–** to offer our products and services to you | Yes | No |
| **For joint marketing with other financial companies** | No | We don't share |
| **For our affiliates' everyday business purposes–** information about your transactions and experiences | No | We don't share |
| **For our affiliates' everyday business purposes–** information about your creditworthiness | No | We don't share |
| **For our affiliates to market to you** | No | We don't share |
| **For nonaffiliates to market to you** | No | We don't share |

| Questions? | Call 507-425-2575 or go to www.firstnationalbanks.bank |
|---|---|

## PAGE 2

| Who we are | |
|---|---|
| **Who is providing this notice?** | First National Bank, 109 N. St. Paul Avenue, Fulda MN 56131 |

| What we do | |
|---|---|
| **How does First National Bank protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| **How does First National Bank collect my personal information?** | We collect your personal information, for example, when you<br>• open an account or deposit money<br>• apply for a loan or pay your bills<br>• use your credit or debit card<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>• sharing for affiliates' everyday business purposes – information about your creditworthiness<br>• affiliates from using your information to market to you<br>• sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. |

| Definitions | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>• *First National Bank does not share with our affiliates.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>• *First National Bank does not share with nonaffiliates so they can market to you.* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>• *First National Bank doesn't jointly market.* |

| Other important information |
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