



FARMERS
BANK & TRUST

Conversion Guidebook

IMPORTANT INFORMATION REGARDING
CHANGES TO YOUR ACCOUNTS



TERMS AND SERVICES FOR CUSTOMERS
OF BANK OF PRESCOTT

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Welcome to Farmers Bank & Trust!

On November 8, 2019 Farmers Bank & Trust will complete the acquisition of Bank of Prescott. We look forward to having you as our customer and want to make certain you receive the quality of service you have come to expect.

Since 1906, Farmers Bank & Trust has been committed to the local communities we serve. We take pride in offering great financial products, excelling in customer service, and giving back through charitable efforts. Farmers Bank & Trust is financially strong, secure, and remains focused on the growth and development of our communities. We welcome you to our Farmers Bank & Trust family.

At the close of business on Friday, December 6, 2019 and continuing through the weekend, we will convert all Bank of Prescott accounts to the operating system of Farmers Bank & Trust. Please be aware on Friday, December 6, 2019 Bank of Prescott will be extending their normal **2:30 p.m.** cutoff time to **5 p.m.** Any transactions received between **2:30 p.m.** and **5 p.m.** will be processed same day.

There is nothing you need to do at this time. On **Monday, December 9, 2019** you may notice some differences about your accounts and the way you access them as outlined in this Conversion Guidebook. This Guidebook will provide you with details about the conversion, including important changes to deposit accounts and services that will take place, as well as key dates to remember. Please take some time to review this important and time sensitive information and keep it with you as a reference throughout the next few weeks.

If you have any questions, contact your local branch office or call us toll free at 855-855-3268. We know you have a choice where you bank, and we appreciate your business!



Chris Gosnell

Chief Executive Officer | Farmers Bank & Trust

CONVERSION DETAILS AND IMPORTANT INFORMATION ABOUT CHANGES TO ACCOUNT TERMS AND SERVICES FOR CUSTOMERS OF BANK OF PRESCOTT

Our system conversion and changes to your account terms and services will take place beginning at **5:00 p.m. on Friday, December 6, 2019 through Sunday, December 8, 2019**. During this time, there is nothing you need to do. On **Monday, December 9, 2019** you may notice some differences in the way you access your accounts with us as outlined in this Conversion Guidebook.

PERSONAL CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

Your account number(s) will not change* on checking, savings, and Money Market deposit account(s) because of this conversion. We will continue to honor all outstanding Bank of Prescott checks, automatic debits, Point of Sale transactions (POS), automatic payments and/or preauthorized transactions, provided you have sufficient available funds in your account at the time of presentment. We will also continue to accept deposits by Automated Clearing House (ACH), Direct Deposit including Social Security, in-person, bank by mail, etc. as normal.

A Notice of Change (NOC) will be sent electronically by Farmers Bank & Trust to Automated Clearing House (ACH) originators that initiate electronic debits or credits to/from your Bank of Prescott account. This NOC will advise the ACH originator to update their records with Farmers Bank & Trust's routing number. However, to ensure there is no disruption to your draft/direct deposit service, you may want to contact these companies to verify your new information is correct. Some originators may discontinue the automated transactions if they do not hear from you regarding the routing number change. The new routing and transit number on your Farmers Bank & Trust account(s) will be **082901635**. This change will be effective at **5 p.m. on Friday, December 6, 2019**.

If you have any questions related to Direct Deposit or automated payments, please contact your local branch or call us toll free at 855-855-3268.

You may continue to use your Bank of Prescott checks. When it is time to reorder, you will receive new checks with the Farmers Bank & Trust brand, and routing and transit number from our check vendor, Harland Clarke. If you order checks from a source other than our check vendor, you will need to contact them and provide them with the Farmers Bank & Trust routing and transit number.

The Farmers Bank & Trust Routing and Transit Number is **082901635**. After **5 p.m. on Friday, December 6, 2019**, please use this number when setting up new ACH payments, Direct Deposits, ordering checks from a source other than Farmers Bank & Trust's check vendor, or sending or receiving wire transfers.

**In the unlikely event that there is a duplication of account numbers on the Farmers Bank & Trust system, you will be notified of any changes to your account well in advance.*

DEPOSIT ACCOUNTS

Your Bank of Prescott checking, savings, and Money Market account(s) will be converted to a Farmers Bank & Trust account with the system conversion on **Friday, December 6, 2019**. The fees, interest rates, and terms and conditions will change. Enclosed is Important Account Information for Our Customers which includes Truth in Savings Account Disclosures, along with other important disclosures, explaining the complete features and benefits of your new account type. Please review this documentation upon receipt and contact us if you have any questions.

PERSONAL CHECKING ACCOUNTS

IF YOUR BANK OF PRESCOTT ACCOUNT WAS:	YOUR NEW FARMERS BANK & TRUST ACCOUNT WILL BE:	THE FEATURES OF YOUR NEW ACCOUNT ARE:
Freedom Checking Regular Checking Direct62 Checking	Farmers Checking	<ul style="list-style-type: none"> No balance requirements No monthly service charge if receive eStatements or \$4 for paper statements Unlimited transactions \$700 overdraft limit*
Super NOW Account	Checking with Interest	<ul style="list-style-type: none"> \$10 service charge if daily balance is under \$1,000 Unlimited transactions \$700 overdraft limit* Check images with statement Earns interest
NOW Account	Now \$400	<ul style="list-style-type: none"> \$7 service charge if daily balance is under \$400 Earns interest \$700 overdraft limit*

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

IF YOUR BANK OF PRESCOTT ACCOUNT WAS:	YOUR NEW FARMERS BANK & TRUST ACCOUNT WILL BE:	THE FEATURES OF YOUR NEW ACCOUNT ARE:
Statement Savings	Statement Savings	<ul style="list-style-type: none"> \$5 service charge if daily balance is under \$100 Earns Interest \$4 for each not-in-person withdrawal over 6 per statement cycle
Christmas Club	Christmas Club	<ul style="list-style-type: none"> No minimum balance requirements Transactions limited
Money Market Deposit Account	Money Market Checking	<ul style="list-style-type: none"> \$10 service charge if daily balance is under \$1,000 \$700 overdraft limit* Earns interest

*Specific requirements are necessary to maintain Overdraft Privilege. Please see enclosed Important Account Information for Our Customers.

BUSINESS ACCOUNTS

IF YOUR BANK OF PRESCOTT ACCOUNT WAS:	YOUR NEW FARMERS BANK & TRUST ACCOUNT WILL BE:	THE FEATURES OF YOUR NEW ACCOUNT ARE:
Commercial Checking	Business Free Checking	<ul style="list-style-type: none"> No charge for first 325 items \$.25 per item over 325 Check images with statements
Commercial Checking Account Analysis	Commercial Checking	<ul style="list-style-type: none"> \$7.50 monthly maintenance fee Unlimited transactions Earnings Credit Rate of 0.35% based on average collected balance Deposits/Credits=\$0.05 Checks/Debits=\$0.10 Deposits-on-us=\$.05 Deposits-local/foreign=\$.10 ACH debits/credits=\$.05
Statement Savings	Statement Savings	<ul style="list-style-type: none"> \$5 service charge if daily balance is under \$100 Earns interest \$4 for each not-in-person withdrawal over 6 per statement cycle

INTEREST ON CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

Interest accrued on your checking, savings, and money market account(s) through **end-of-day on Friday, December 6, 2019** will be paid by Bank of Prescott. Interest accruals will begin with Farmers Bank & Trust after **Saturday, December 7, 2019**.

Going forward, interest on checking (NOW) and Money Market accounts (MMDA) will be accrued and credited to your account on the last day of each statement cycle. Interest on savings accounts will be paid quarterly.

Farmers Bank & Trust pays a variable interest rate on checking (NOW), savings, and Money Market accounts. The Annual Percentage Yield (APY) and interest rate are subject to change at any time.

CERTIFICATES OF DEPOSIT

Your account number and the terms and conditions of your Certificate of Deposit (CD) will not change because of this conversion*. A fixed interest rate will be paid as per your stated current Bank of Prescott CD terms and conditions (including interest rate, maturity date, interest payment, method, penalty*, etc.). You will receive a maturity notice prior to your CD renewing and you will have up to 10 days after the maturity date to either renew the existing CD at Farmers Bank & Trust's current stated rate or select another option. For current rates, please contact your local branch or call us toll free at 855-855-3268. See the enclosed Account Terms and Conditions for important disclosures and any additional details.

*Penalty may be less than stated in certain circumstances. Please contact your local office if you have questions.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Your account number and terms and conditions of your IRA will not change because of this conversion.* Your IRA account will continue to function and be accessible to you as normal. You may continue to make contributions/distributions on your account in accordance with IRS regulations and limits. See the enclosed Account Terms and Conditions for important disclosures and any additional details.

*In the unlikely event that there is a duplication of account numbers on the Farmers Bank & Trust system, you will be notified of any changes to your account well in advance.

FDIC INSURANCE

Farmers Bank & Trust and the former Bank of Prescott deposit accounts are insured by the Federal Deposit Insurance Corporation (FDIC). If you currently have deposit accounts at both banks, your deposits from Bank of Prescott will be separately insured by the FDIC for 6 months after the merger, which will take place on **November 8, 2019**, to allow time to restructure your accounts if necessary.

DEBIT CARDS

You will receive a new Farmers Bank & Trust MASTERCARD® Debit Card in the mail during the week of **Monday, November 18, 2019**. Please activate this card as soon as possible (see below) and then keep it in a secure place. Do not attempt to use it until after **2 a.m. on Monday, December 9, 2019**.

On **Monday, December 9, 2019, at 2 a.m.**, your Bank of Prescott Debit Card will be deactivated, and new transactions will no longer be accepted. We recommend that you destroy your Bank of Prescott card(s) after that time.

You may activate your new Farmers Bank & Trust MASTERCARD® Debit Card any time after receiving it by following the instructions that will be included with your new card. We encourage you to complete the activation prior to **Friday, December 6, 2019**, so the card will be ready for use. Otherwise, you can activate your new card by completing a PIN based transaction at any Point of Sale (POS) terminal with a merchant, or at any Farmers Bank & Trust ATM or ITM on **Monday, December 9, 2019**.

Your new Farmers Bank & Trust MASTERCARD® Debit Card also offers Digital Wallet to pay quickly and securely with just a few taps of your phone. Digital Wallet is compatible with Apple Pay®, Google Pay™, and Samsung Pay®.

Your new Farmers Bank & Trust MASTERCARD® Debit Card comes with the following limits:

Point of Sale (POS) Purchase Limit	\$1,500 per day
ATM Cash Withdrawals	\$ 500 per day
Combined Daily Limits (POS & ATM)	\$2,000 per day

Please Note: Transactions conducted from **5 p.m. on Friday, December 6, 2019** through **2 a.m. on Monday, December 9, 2019**, will be approved using the published debit card limits currently in place at Bank of Prescott based on the account balance as of **5 p.m. on Friday, December 6, 2019**, and not the funds available in your associated account in real-time. On **Monday, December 9, 2019, after 2 a.m.**, your new Farmers Bank & Trust debit card will be tied to your account, and transactions posted accordingly. This could result in an overdraft if your account balance is not sufficient to cover the transactions conducted. Please take note of your account balance on **Friday, December 6, 2019** and use your debit card accordingly. If you have questions, please contact your local branch or call us toll free at 855-855-3268.

LOST OR STOLEN CARD

If your Debit Card has been lost or stolen, please contact the bank immediately.

- During business hours, call **1-855-855-3268**
- During non-business hours, call **1-800-383-8000**

Be sure to have your name and card number, date and time when you noticed the card was missing, and if you are aware of any fraudulent activity.

ATM LOCATIONS AND NETWORKS

Effective **July 1, 2019**, Farmers Bank & Trust and Bank of Prescott began waiving all ATM fees for Bank of Prescott customers using their current Bank of Prescott debit cards at any Farmers Bank & Trust ITM or ATM location. New Farmers Bank & Trust debit cards will be issued and activated in coordination with the conversion process (see Debit Cards). After the initial activation of your new Farmers Bank & Trust debit card, you will continue to have fee-free access to our fleet of over 35 ATMs and ITMs listed on opposite page and on our website at MyFarmers.Bank.

MyFarmers iTeller Interactive Teller Machines (ITMs) can function as a regular ATM, but also have the option to access live teller services, including deposits, withdrawals, transfers, balance inquiries and loan payments, Monday – Friday from 7:00 am - 7:00 pm and Saturday from 8:00 am - 3:00 pm. We are excited to announce that after the completion of the merger, Farmers Bank & Trust will install a MyFarmers iTeller ITM at the current Bank of Prescott location.

200 East Main St. - ITM Magnolia, AR	945 California Ave SW-ITM Camden, AR	1115 Antigo St.-ITM Stamps, AR
2106 North Jackson St. Magnolia, AR	638 California Ave SW Camden, AR	3601 East 9th St. Texarkana, AR
1129 East Main Magnolia, AR	521 E Page St. Malvern, AR	5600 Richmond Rd. Texarkana, TX
2 Warmock Springs RD-ITM Magnolia, AR	1929 Oliver Lancaster Blvd. Malvern, AR	2900 St. Michael Dr. Texarkana, TX
10 HWY 82 West Magnolia, AR	1001 Schneider Drive Malvern, AR	1102 Arkansas Blvd.-ITM Texarkana, AR
101 Hospital Dr. Magnolia, AR	112 Highway 229-ITM Haskell, AR	4610 Cowhorn Creek Rd. Texarkana, TX
100 East University - ITM Magnolia, AR	201 East Third St.-ITM Hope, AR	5499 Summerhill Rd. Texarkana, TX
15064 Highway 371S Taylor, AR	617 North Hervey Hope, AR	201 Airport Dr. Texarkana, AR
116 Jefferson St. SW Camden, AR	2103 South Main Hope, AR	3700 50th St. Texarkana, AR
536 Highway 274 Camden, AR	5461 Highway 371-ITM Blevins, AR	416 North McCoy Blvd. New Boston, TX
1140 Washington NW Camden, AR	419 West 1st St.-ITM Lewisville, AR	Prosper TX ISD ATM Locations 6 Campus Locations

SHAZAM®, Farmers Bank & Trust's ATM/debit card network provider, offers a variety of innovative, cost-effective card services for you to choose from. Each Farmers Bank & Trust account comes with the extra security provided by SHAZAM® that detects possible fraudulent transactions.

Coming Soon: The MyFarmers Debit Card Manager service app will replace the SHAZAM® BOLT\$ app. With the free MyFarmers Debit Card Manager app, you can check your account balance 24/7 with your smartphone, tablet, or home computer, receive immediate alerts of any debit card purchases where your card was not present, such as internet or telephone purchases, as well as be alerted of the detection of any possible fraudulent activity.

BANK STATEMENTS AND ELECTRONIC STATEMENTS (eSTATEMENTS)

As an added benefit, Farmers Bank & Trust will waive all paper statement fees for Bank of Prescott customers until April 1, 2020. After that, standard statement fees will be applied depending on account type. Talk to a customer service representative or call us toll free at 855-855-3268 if you would like to find an account without statement fees.

Electronic Statements (eStatements) are available through Farmers Bank & Trust NetTeller online banking service. This feature is free and available to all customers. We provide 13 months of statement cycles. If you would like to enroll, click “more info” on the “Electronic Statement Enroll” box on the Farmers Bank & Trust home page at MyFarmers.Bank and follow the instructions for enrollment. You can enroll for Farmers Bank & Trust eStatements beginning on **Monday, December 9, 2019.**

All eStatements are produced on the cycle date specific to your account type each month and are available online the following business day.

There may be slight changes in your statement cycles. Generally, you will continue to receive your statements within the same time frame.

OVERDRAFT PROTECTION SERVICES

Farmers Bank & Trust offers overdraft protection that transfers funds from a designated deposit account to cover overdrafts in another designated account. A \$3 fee will be assessed for each sweep transfer.

Farmers Bank & Trust also offers Overdraft Privilege with certain accounts, based on qualifications. If you would like more information about Overdraft Privilege, contact your local branch or call us toll free at 855-855-3268. This service will be available on applicable Farmers Bank & Trust accounts beginning **Monday, December 9, 2019.** Your privilege limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. Please visit your local branch or call us toll free at 855-855-3268 to find out how to opt in to this service.

ONLINE BANKING

Online banking will be available no later than **Monday, December 9, 2019.** You can access online banking NetTeller when you visit the Farmers Bank & Trust website at MyFarmers.Bank.

Your Bank of Prescott NetTeller ID will change as follows: If you have a 12-Digit NetTeller ID number, your Bank of Prescott NetTeller ID will remain the same for the initial Farmers Bank & Trust login only. During this login, you will be prompted to change your login information. If you are currently using an alias to access your Bank

of Prescott account, that alias (your self-created substitute for the 12-digit ID number) will remain the same for Farmers Bank & Trust*. Your password will remain the same. You may be prompted to answer security questions as part of the authentication process. If you encounter a problem, please contact your local branch or call us toll free at 855-855-3268.

Until the conversion is complete, certain information, such as balances on your account, may not be available for viewing. All online banking information will be available by **9 a.m. on Monday, December 9, 2019.**

*In the unlikely event there is a duplicate alias on the Farmers Bank & Trust system, you will be notified well in advance.

ONLINE BILL PAYMENT

You can access the online bill payment feature through Farmers Bank & Trust NetTeller Online Banking by simply clicking on the option for Bill Pay. **Your payment history, recurring payments and payment categories will remain the same.** If you are not enrolled in Bill Payment, you can enroll on the Farmers Bank & Trust Bill Pay system beginning at **9 a.m. on Monday, December 9, 2019.**

In preparing for the conversion, **the last day to schedule a bill payment in the Bank of Prescott online banking system is Friday, December 6, 2019 at 5 p.m.** Payments scheduled for Monday, December 9, 2019, will be out of the Farmers Bank & Trust bill pay system. We do encourage you to check with your merchants to confirm payment receipt following the conversion.

MOBILE BANKING

Your Bank of Prescott mobile banking service will be transferred to Farmers Bank & Trust. Mobile Banking will be unavailable for use from **5 p.m. on Friday, December 6, 2019 until Monday, December 9, 2019.** You will need to perform your initial login to Farmers Bank & Trust NetTeller Online Banking prior to accessing MyFarmers Mobile Banking. Please use your newly established Farmers Bank & Trust NetTeller user name and password to access MyFarmers Mobile Banking for the first time. Thumb print biometrics cannot be used for the first login.

Farmers Bank & Trust has three mobile applications, MyFarmers Mobile, Clarity, and SHAZAM® BOLT\$ that are available as free downloads in the iTunes App Store® for iPhones® and Google Play™ for Android™.

If you have questions about Farmers Bank & Trust Mobile Banking, contact your local branch or call us toll free at 855-855-3268.

TELEPHONE BANKING

Former Bank of Prescott customers that use telephone banking will automatically be set up on Farmers Bank & Trust MyFarmers Access24 Telephone Banking system beginning **Tuesday, December 10, 2019**. Your ID and PIN will remain the same. You may access MyFarmers Telephone Banking by calling 888-208-9604 toll free, 24 hours a day.

NIGHT DROP SERVICES

Night Drop Services will continue uninterrupted. A bank representative will contact you about setting up a new contract with Farmers Bank & Trust.

BANK BY MAIL SERVICES

After **5 p.m. on Friday, December 6, 2019** customers using Bank by Mail services should begin mailing deposits or payments to:

Farmers Bank & Trust
P.O. Box 250
Magnolia, AR 71754

LOAN ACCOUNTS

There will be no changes to the interest rate or terms on your loan because of this conversion and your loan account number(s) will not change*. You can continue to make payments at your local branch or online. If you wish to make your loan payment through an ACH or wire transfer, please use the Farmers Bank & Trust routing and transit number which is **82901635**. You can continue to use your existing coupon book to make your payments.

*In the unlikely event that there is a duplication of loan account numbers on the Farmers Bank & Trust system, you will be notified of any changes to your account well in advance.

CREDIT CARDS

Farmers Bank & Trust offers MASTERCARD® Credit Cards for both personal and business use. For more information or to apply for a Farmers Bank & Trust MASTERCARD® Credit Card please visit our website, **MyFarmers.Bank**.

SAFE DEPOSIT BOXES

Your safe deposit box rental fee will remain the same until your current term expires. You can continue to access your safe deposit box as usual during regular business hours. At the next scheduled renewal, your rental fee will change based on the fee schedule below. You can continue to either have your payment automatically deducted from your Farmers Bank & Trust account or you can make your payment manually.

REMOTE DEPOSIT CAPTURE AND TREASURY MANAGEMENT

If you currently originate ACH transactions or use Remote Deposit Capture, Farmers Bank & Trust will be contacting you personally prior to **Friday, December 6, 2019** to set up a time to provide information and training on our Cash Management and Remote Deposit Capture systems. Until that time, your current Bank of Prescott services will continue uninterrupted.

In addition, Farmers Bank & Trust offers a variety of ways to help you manage your business. We understand that no two businesses are the same. That is why our customizable Treasury Management solutions are tailored to fit your unique business profile. Our experienced professionals will work closely with you to determine how our services can help increase the efficiency of your day to day operations.

For additional information regarding the Treasury Management Services contact Leigh Cheek, VP Treasury Management, at **leigh.cheek@MyFarmers.Bank** or call Leigh at **903-791-0490**.

FEE SCHEDULE

Below you will find the Farmers Bank & Trust fee schedule. This fee schedule will be in effect for former Bank of Prescott customers beginning at 5 p.m. on **Friday, December 6, 2019.**

DESCRIPTION	FARMERS BANK & TRUST FEE
Account Activity Print Out	\$3.00
Account Closing Fee	\$30.00 (within 60 days of opening)
Account Balancing Assistance	\$20.00
Account Research	\$25.00 (per hour)/\$2.00 (per page)
ATM Foreign Transaction Fee	\$2.00
Cashier's Check	\$5.00 (per check)
CD ROM of Check Images	\$5.00 (per CD)
Check Cashing	\$10.00 (per check; non-customers)
Check Image Printing	\$1.00 (per page)
Coin Counting	5% (non-customers)
Collection Item-Incoming/Outgoing	\$20.00
Deposit Bags-Locked	\$25.00
Copy of Statement with Check Images	\$8.00
Copy of Statement without Check Images	\$3.00
Deposit Bags-Replacement Key	\$7.00
Deposit Bags-Zippered	\$3.00
Dormant Account Fee	\$5.00 (per month)
Fax-Incoming/Outgoing	\$2.00
Foreign Currency Order/Exchange	\$25.00 (per type/includes shipping)
Garnishments	\$75.00
Levies	\$75.00
Notary Service	\$5.00 (non-customers)
NSF Protection Transfer Fee	\$3.00 (per transfer)
NSF Overdraft Items	\$32.00 (per item)
Photocopies	\$3.00 (per copy)
NSF Return Items	\$32.00
Returned Deposited Item-Redeposited	\$5.00 (per item/business)
Returned Deposited Item-Special Handling	\$8.00
Return Mail	\$5.00 (per occurrence)
Safe Deposit Box-Drilling Fee	Varies

DESCRIPTION	FARMERS BANK & TRUST FEE
Safe Deposit-Key Replacement	\$10.00
Safe Deposit Box 3x5	\$20.00
Safe Deposit Box 5x5	\$25.00
Safe Deposit Box 3x10	\$32.00
Safe Deposit Box 5x10	\$50.00
Safe Deposit Box 10x10	\$75.00
Stop Payment Order	\$32.00
Tax Refund Cashing-Rapid Refund & US Treasury	\$50.00-Checks up to \$1,000/5%-Checks over \$1,000 (noncustomers)
Telephone Transfer	\$2.00 (per transfer)
Temporary Checks-3 Per Page	First Page Free/\$1.00 per page over
Transfer/Inquiry with MASTERCARD Debit Card	\$1.00 (per transfer/inquiry)
MASTERCARD Debit Card Replacement	\$5.00 (per card)
Wire Transfer-Incoming	\$10.00
Wire Transfer-Outgoing	\$20.00
Wire Transfer-Foreign	\$40.00
Withdrawal with MASTERCARD Debit Card	\$2.00 (per withdrawal)

**FARMERS BANK & TRUST CONTACT INFORMATION,
LOCATIONS AND HOURS OF OPERATION**

Phone Numbers:

Toll Free: (855) 855-3268

Telephone Banking Toll Free: (888) 208-9604

Website Address: MyFarmers.Bank

200 East Main St. - ITM Magnolia, AR	638 California Ave SW Camden, AR	1115 Antigo St.-ITM Only Stamps, AR
2106 North Jackson St. Magnolia, AR	3316 AR-5, Ste 2 – Loan Production Office, Bryant, AR	3601 East 9th St. Texarkana, AR
1129 East Main Magnolia, AR	521 E Page St. Malvern, AR	2900 St. Michael Dr. Texarkana, TX
2 Warmock Springs RD-ITM Magnolia, AR	1929 Oliver Lancaster Blvd. Malvern, AR	1102 Arkansas Blvd. ITM Texarkana, AR
10 HWY 82 West Magnolia, AR	1001 Schneider Drive Malvern, AR	4610 Cowhorn Creek Rd - ATM only-Texarkana, TX
101 Hospital Dr. Magnolia, AR	112 Highway 229-ITM Haskell, AR	5499 Summerhill Rd-ATM only Texarkana, TX
100 East University - ITM only Magnolia, AR	201 East Third St.-ITM Hope, AR	201 Airport Dr.-ATM only Texarkana, AR
22 Pine St.- Corporate Office Magnolia, AR	617 North Hervey Hope, AR	3700 50th St.-ATM only Texarkana, AR
15064 Highway 371S Taylor, AR	2103 South Main Hope, AR	416 North McCoy Blvd. New Boston, TX
116 Jefferson St. SW Camden, AR	Prosper TX ISD ATM Locations & Campus Locations	1061 N. Coleman St. STE 100 Prosper, TX
536 Highway 274 Camden, AR	5461 Highway 371-ITM Blevins, AR	217 East Union-Trust Office Magnolia, AR
1140 Washington NW Camden, AR	419 West 1st St.-ITM Lewisville, AR	
945 California Ave SW-ITM Camden, AR	103 E 2nd St S- 9.30.19 Prescott, AR	

For a complete detail of our bank locations, along with hours of operation and service provided, please visit our website at **MyFarmers.Bank**.

SHOULD YOU HAVE QUESTIONS ABOUT THE CONVERSION...

We hope this information has been helpful in guiding you through our upcoming systems conversion. We look forward to having you as our customers and continuing to serve all your financial needs.

If you have any questions you may visit us at any of our branches, call us toll free at **855-855-3268**, or visit our website at **MyFarmers.Bank**.

KEY DATES TO REMEMBER AT A GLANCE

Week of Monday, November 18, 2019	<ul style="list-style-type: none"> • New FB&T MASTERCARD Debit Card received in mail
December 6 8, 2019	<ul style="list-style-type: none"> • Conversion Weekend: All accounts are converted to the FB&T systems
Friday, December 6, 2019	<ul style="list-style-type: none"> • Begin to use new FB&T transit routing number to set up drafts, ACH and check order • 5 p.m. - Bank of Prescott online banking and bill pay discontinued • 5 p.m. - Activate your FB&T MASTERCARD Debit Card • Last day to schedule payments on the Bank of Prescott online banking system • Bank of Prescott cut off time extended to 5 p.m.
Monday, December 9, 2019	<ul style="list-style-type: none"> • 2 a.m. – Begin to use your new FB&T MASTERCARD Debit Cards; Bank of Prescott Debit Cards no longer work. • 9 a.m. - Begin to use FB&T's NetTeller Online Banking and Bill Pay • Statements begin from FB&T • Log in to NetTeller on your computer to continue access to Mobile Banking
Tuesday, December 10, 2019	<ul style="list-style-type: none"> • Begin to use FB&T Telephone Banking



To Us, You're Family
