Dear Valued Customer and Friend,

Technology plays an important role in all aspects of life. As part of First National Bank’s commitment to provide leading edge banking technology, we are pleased to announce the enhancement of our Online Banking Service. Our new Online Banking system (OLB) will allow us to continue providing the superior service you expect and deserve.

In order to convert to our new Online Banking system, we must temporarily suspend our current services. It is our intent to limit the disruption of service to manageable levels as we go through this upgrade period. The following information is important to note during this process.

- Our current Online Banking system (including Mobile Banking and Bill Pay) will be offline beginning on Monday, August 21, 2017 at 3:00 pm CT and will not be available.

- Our new Online Banking system will be available beginning Wednesday morning August 23, 2017 at 9:00 am CT.

- We ask that you visit our website at www.fnbforyou.com and read the information detailing login and password instructions. You’ll also find other valuable information which will enable you to get the most out of the enhancements.

In addition to this new Online Banking Service, we are excited to announce “SecurLock” will be coming in early September. This new feature gives you the power to manage your debit card by allowing you the ability to turn your debit card on and off as you desire. Additionally, you’ll have the ability to set limits for transactions, where the card can be used and alerts sent to you regarding debit card transactions. We believe the flexibility provided with this “app” will not only enhance your overall experience with First National Bank’s debit cards, but provide “peace of mind” that your card possesses enhanced security. More details will become available in the coming weeks.

As always, First National Bank appreciates your business and looks forward to serving you. Please feel free to contact us at 931-363-2585 or toll-free at 866-363-2585 with any questions or concerns.

Thank You,

First National Bank
Coming Soon: New & Improved Online Banking

Online Banking Upgrade

Online Banking Access

When OLB becomes available on Wednesday, 8/23/2017 at 9am CT, access OLB through our website, www.fnbforyou.com and enter your existing credentials within the appropriate fields. You will be prompted to create a new password.

User ID & Passwords

User ID and passwords will be converted in OLB; however, once you have logged in, you will be required to change your password. OLB allows you to change your user ID and password through the Customer Service Menu. Initially, to register a computer or device, a prompt will inform you that an extra layer of security is required. This also occurs each time another device is used to access OLB. You may choose to receive a telephone call or a text message containing a one-time security code to enter on your screen. Once the security code has been validated, the system will ask for your password. Once your password has been validated, you must change your password. Your password must be a minimum length of eight characters and contain an uppercase character, numeric character, and a special character.

Online Account Transfers

Scheduled or recurring transfers among your First National Bank accounts within Online Banking, will not convert to the new system. Please check your currently scheduled or recurring transfers to ensure they are scheduled to process prior to Monday, 8/21/2017. Recurring transfers in OLB will need to be reestablished on or after Wednesday, 8/23/2017 as they cannot be converted. Please document your recurring transfers to assist you in setting up transfers in the new OLB system. Please note this does not apply to Bill Pay transactions.

Bill Pay

Only the look of the Bill Payment system will change within online banking; therefore, payees, payee information, and history can be accessed through OLB upon the completion of the upgrade on Wednesday, 8/23/2017. Please plan ahead and enter your payments prior to our conversion.
Accounts Overview

The accounts in which you have ownership will be converted. Account nicknames will also convert. Once the upgrade is complete, if you are unable to view all of your accounts in the same manner as before the conversion, please contact us at 866-363-2585.

Alerts

Alerts can be set up on accounts or services. Account alerts have the ability to send an alert based on balance information or when a transfer occurs. Services alerts can also be sent when a user ID or password is changed. To set up an alert, click on “My Profile” and select “Manage Alerts” in the Manage Communications Section.

Enrollment

OLB offers the ability for new users to enroll themselves. All customers with account ownership may have access to OLB. The enrollment process allows customers to set up their own user ID and password.

Mobile Banking

Before logging into Mobile Banking, you must sign in to the NEW ONLINE BANKING SYSTEM and create your new password. Once your password is updated you will be asked to recreate your mobile banking account on the mobile banking app on your iPhone or android device.

eStatements

Current eStatements customers can access their eStatements within OLB once the upgrade is complete. Please verify all currently enrolled eStatements accounts are available. Customers not enrolled in eStatements can do so once the upgrade is complete.

Account Downloads

This feature allows you to download account transaction information into programs such as Excel, and Quicken. Simply perform a few simple steps to redirect your intuit product to the NEW ONLINE BANKING SYSTEM. Instructions are available under “Announcements” on our website at www.fnbforyou.com.
How Do I?

This feature helps you get to know the system better. To access the service, click on the “How Do I” button at the bottom of most screens within OLB.

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<tr>
<th>Things To Remember</th>
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<tr>
<td>Recurring transfers among First National Bank accounts in OLB will need to be</td>
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<td>reestablished on or after Wednesday, 8/23/2017 as they cannot be converted</td>
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<td>Already scheduled bill pay payments will process as normal while internet banking</td>
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<td>is offline</td>
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<td>Once OLB is converted you will be required to change your existing password</td>
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<tr>
<td>The upgrade will have no effect on your debit card; therefore, you may continue</td>
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<tr>
<td>to use your card during the upgrade period. Access your account balance at an ATM</td>
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First National Bank

(Page 4 of 4)