



Important information for you

Why is Clarke County State Bank being sold?

Clarke County State Bank along with First National Bank have a long history of solid expertise in community banking and are pleased to bring this experience and knowledge together into one organization. The organizations' ideals are very similar and we expect this to be a great fit for both organizations.

Who is acquiring Clarke County State Bank?

First National Bank, headquartered in Ames, Iowa, will be acquiring the Clarke County State Bank offices in Osceola and Murray. First National Bank has assets over \$750 million and currently has seven locations in the communities of Ames, Ankeny, West Des Moines and Johnston. First National Bank has been in existence for over 115 years and is deeply committed to the communities they serve. [For more information, visit www.FNB247.com.](http://www.FNB247.com)

Is First National Bank, Ames, associated with First National Bank in Creston?

No. First National Bank in Creston is owned by Northwestern Financial Corporation and is not part of the First National Bank of Ames family.

When will the merger of the banks occur?

Currently we are obtaining regulatory approval. We anticipate the closing of the purchase to be completed in the 3rd quarter 2018. Until then, it will be "business as usual" for customers and employees.

Will my bank's name be changing?

Following regulatory approval and closing of the transaction, the Clarke County State Bank name will change to First National Bank. The Clarke County State Bank locations of Osceola and Murray are great additions to the First National Bank footprint. Although the name is changing, you will receive the same great service you are accustomed to with Clarke County State Bank.

Who owns First National Bank?

Ames National Corporation (ANC). ANC is listed on the NASDAQ Capital Market under the ticker symbol, ATLO. Formed by First National Bank in 1975, the Corporation now has five affiliate banks, all located in central Iowa, include: First National Bank, Ames, Boone Bank & Trust Co., Boone, State Bank & Trust Co., Nevada, Reliance State Bank, Story City, and United Bank & Trust, Marshalltown. Additional information about ANC can be found at www.amesnational.com.

Will I be able to work with the same employees and will the hours remain the same?

Yes, the people you have come to know and trust will continue to serve you and help you focus on your financial goals. You can expect to see the same friendly faces at your bank location. All locations will continue to be open with the same convenient hours.

Can I visit any of First National Bank's locations and access my accounts?

Yes, you can visit any of the locations in Ames, West Des Moines and Johnston, in addition to the Osceola and Murray locations to access your accounts after September 14, 2018.

Will my checks and deposit slips still work?

Yes, you will be able to continue to use your current checks and deposit slips until your current supply is gone. The next time you reorder we will update the routing number and bank information. If there are any changes to your account, we will communicate this to you in a timely manner before the change occurs.

Will my debit card still work?

Yes, continue to use your card. You will receive a new card prior to our systems conversion which is scheduled for the weekend of September 14th. Additional information and instructions for activation and use will be provided at that time.

Will my direct deposits and automatic payments still work?

Yes, your direct deposits and automatic payments will continue to work as they do today.

How will this affect me and what should I expect in the upcoming days?

Customers can expect to receive regular communications regarding upcoming changes which may affect your account. First National Bank is committed to ensuring this transition to be as convenient as possible for Clarke County State Bank customers. Our employees will be available to assist you with any questions you may have during this transition.

Will the bank website and online banking/bill pay be changing?

Yes, after the merger you will go to: www.FNB247.com to access Online Banking. Until that time, you can continue to use your current online banking and bill pay. Closer to conversion, we will be sending you instructions on the new website and log-in information. You can visit our website any time for current transition information and updated FAQs.

Does First National Bank offer mobile banking?

First National Bank offers the latest in banking technology, including: mobile and tablet banking. In addition, the Bank provides customers Money Management[®], the newest online budgeting tool at no charge. Apple and Google Pay are also features available to customers.