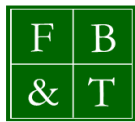


Farmers



Bank & Trust

Atwood · Brewster · Colby · Oberlin
Member FDIC

Notice of FDIC change

Notice of changes in temporary FDIC insurance coverage for transaction accounts.

By Federal law, as of January 1, 2013, funds in a noninterest-bearing transaction account (including an IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage but will be FDIC-insured to the legal maximum of \$250,000 for each ownership category.

For more information about FDIC insurance coverage of transaction accounts, visit the FDIC website.

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Click here to visit the [FDIC](#) website.

You may also contact Farmers Bank & Trust at one of the following locations:

Atwood	785-626-3233
Brewster	785-694-2251
Oberlin	785-475-3196
Colby	785-460-2251