

Welcome

The logo icon consists of a blue vertical bar on the left, followed by three red vertical bars of increasing height from left to right, all with a slight 3D effect.

GUIDE

For Bank of McCrory Customers

Important Information About Changes to
Your Account Terms and Services



First National Bank

It's All About Relationships!

Member
FDIC



WELCOME

from the President
and CEO

It is my privilege to welcome you to the First National Bank family. We are incredibly excited to have you as our customer and look forward to providing you with the same quality of service and personal attention you have come to know over many years. You will continue to see the same familiar faces in your local office, combined with the strength, stability and enhanced resources of First National Bank.

As part of this transaction, your Bank of McCrory accounts will be converted to First National Bank's banking systems beginning at the close of business on Friday, February 16, 2018. Your branch will reopen on Tuesday, February 20th as First National Bank. All First National Bank locations will be closed on Monday, February 19th in observance of President's Day.

As we make this transition, we are committed to making this process as seamless as possible. In this Welcome Guide, you will find details about the transaction including important changes and added features to your deposit accounts and other services. You will also be informed of key dates to remember. Please take time to review this important and time sensitive information, and keep it with you as a reference throughout the next few weeks.

First National Bank has a proud history of serving our communities for over a century, and we are excited to expand and meet the growing needs in Woodruff County and the surrounding areas. We are very active in our communities and look forward to serving your financial needs while working along your side for the good of our community. As a new First National Bank customer, you will be banking with a financially strong and secure institution with over \$350 million in total assets. This merger allows you to bank with more resources and an expanded footprint. First National Bank has six additional locations: one in both Cherry Valley and Forrest City, and two locations in both Harrisburg and Wynne. We also offer diversified banking products and services to make banking more convenient for you.

If you have additional questions, please visit any of our branch locations or call your local office. All branch locations and phone numbers can be found at the end of the Welcome Guide. We are committed to serving your financial needs in the years ahead and are thankful for the opportunity to be your partner.

Welcome!

A handwritten signature in cursive script that reads "Sean".

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Conversion Details and Important Changes to Your Accounts and Services

Our system conversion and changes to your account terms and services will take place beginning on Friday, February 16, 2018, through Monday, February 19, 2018. During this time, there is nothing you need to do. On Tuesday, February 20, 2018, you may notice some differences in the way you access your accounts with us as outlined in this Welcome Guide.

Debit Cards



Will I receive a new debit card?

Yes. Your Bank of McCrory debit card will be replaced with a Standard First National Bank VISA™ Chip Debit Card. Prior to February 16, 2018, you will receive your new card from First National Bank in the mail. Two to three days after that, you will receive your new PIN number in a separate mailing. **Please keep your debit card and PIN in a secure place until it is time to activate your new card.**

When will my Bank of McCrory debit card expire?

Please continue to use your Bank of McCrory Debit Card until it expires on February 20, 2018. We recommend that you destroy your Bank of McCrory card at that time.

When can I use my new First National Bank VISA™ Debit Chip Card?

Upon receipt of your new First National Bank VISA™ Chip Debit Card, please keep this card in a secure place and do not attempt to use it until it has been activated. You may activate and begin to use your First National Bank VISA™ Chip Debit Card on February 20, 2018. You must activate your card prior to use.

How do I activate my First National Bank VISA™ Chip Debit Card?

Instructions on how you can activate your debit card will be included with your new debit card. Please keep these instructions with your card in a secure place until you can activate the card on February 20, 2018.

How can I get a McCrory Mascot Card?

For a limited time, the McCrory Jaguar Mascot Card will be offered at no charge. This offer will expire March 16, 2018. Thereafter, the McCrory Jaguar Mascot Card will be \$15 for a 3 year card (equivalent to \$5 per year, for three years). Other mascot debit cards include the Cross County Thunderbirds, Forrest City Mustangs, Harrisburg Hornets and Wynne Yellow Jackets.

What are the withdrawal and Point of Sale (POS) Limits on my First National Bank VISA™ Debit Chip Card?

The withdrawal limit is \$500 per day at the ATM. The Point of Sale limit is \$1,000 per day with a running three day limit of \$2,000.

Will I be able to use my card at First National Bank ATM Locations?

After the initial activation, you may use your new First National Bank VISA™ Chip Debit Card at any of our ATMs or at any Shazam™ Network ATM location nationwide without incurring a surcharge. Our First National Bank ATM locations can be found at the end of this Welcome Guide or refer to our website at www.fnbchoice.com



Will I receive new checks?

Yes. On or about February 15, 2018, you will receive a full order of complimentary First National Bank replacement checks via U.S. mail from our check company, *Deluxe Checks*, which will reflect your new account number and First National Bank's routing and transit number. If you order checks through another source, you must provide your check vendor with the First National Bank of Wynne name, account number, routing and transit number which is **084105730**.

When you receive your complimentary new checks please verify your personal information is correct, and keep these in a secure place. Continue to use your Bank of McCrory checks through February 16, 2018. At that time, please destroy your Bank of McCrory checks. You can begin to use your new First National Bank checks on February 17, 2018.

If you do not receive checks from *Deluxe Checks* by February 15, please contact us at (870) 238-2361 or visit with your local branch office.

Will my Checking, Savings and Money Market Account number(s) change?

Yes, your account number(s) will change on your checking, savings and/or money market account(s) with this conversion. We will continue to honor your outstanding Bank of McCrory checks, automatic debits, POS, automatic payments and/or preauthorized transactions after the transfer date through February 19, 2018, provided you have sufficient available balances in your First National Bank account(s) at the time of presentment of the transaction. If you have monthly automatic payments or direct deposits to your account please refer to page 14-15 in this Welcome Guide.

Will anything change on my Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)?

Your account number(s) will change on your Savings, CD and IRA account(s) with this conversion.

Maturity dates, penalties, interest rates and annual percentage yields (APYs) will not change. All CD terms will remain the same until maturity. We will notify you of the new account terms and conditions that will be associated with your account prior to the maturity of your CD.

First National Bank will become the custodian for your IRA effective at the close of business on February 16, 2018. The terms associated with your IRA will not change. Please visit with your local branch and change any CD or IRA associated with an automatic deposit to your new First National Bank account and notify your tax and financial planners.

Overdraft Protection

First National Bank offers two overdraft services:

-*Overdraft Privilege*: Allows customers to overdraw their account up to the disclosed limit for a fee in order to pay a transaction. Cost per Overdraft Fee is \$28.50. Please visit your local branch for additional information.

-*Overdraft Protection*: Customers have the option to link a checking, savings, or money market account. In the event of an overdraft, the linked account will transfer available funds automatically to cover the overdraft for a fee of \$10.00 per transfer. Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

FAQ's about *interest*

How will my interest be paid on my accounts?

Interest accrued on your account(s) through February 19, 2018, will be paid by Bank of McCrory. Interest accruals will begin with First National Bank on February 20, 2018.

Fixed Interest Rate

A fixed interest rate may be paid on CDs and IRAs and will be paid as per your stated current Bank of McCrory terms and conditions until maturity. You will receive a maturity notice prior to the CD maturity/renewal. Following the maturity, you will have 10 days to either renew the existing CD at First National Bank's current rates for the term of the CD, or select another option. See the enclosed Terms and Conditions for important disclosures and any additional details.

Current Rates

Please contact us at (870) 238-2361 or your local branch for current rates on our product offerings.

Electronic *banking*

How can I use Online Banking?

Online Banking customers will receive additional information in the mail regarding their online accounts prior to February 16, 2018. This additional information will include changes to your online banking credentials.

What if I didn't use Bank of McCrory Online Banking? Can I enroll in Online Banking through First National Bank?

Yes, beginning February 20th you can enroll and access First National Bank Online Banking services. Upon sign up for Online Banking at www.fnbchoice.com, you will be prompted to create a new username and password as

part of the enrollment process. Please contact us at (870) 238-2361 or visit with your branch office if there is an issue.

Can I use Mobile Banking?

Yes, beginning February 20th. Once you are a First National Bank Online Banking customer, you will have access to Mobile Banking. You can download the First National Bank app for smartphones or tablets by searching “First National Bank of Wynne” in your Google Play or Apple app store. First National Bank Mobile Banking allows you to view account history and balances, transfer funds between your First National Bank accounts, pay your bills and set up account notifications 24 hours a day, seven days a week.

Do you have Telephone Banking?

Yes, the Telephone Banking number is (870) 238-4585 or you can call toll free at (866) 335-4585. You may enroll and access your account(s) beginning February 20th by calling the Telephone Banking number. If you encounter a problem please call (870) 238-2361 or visit your local branch.

When can I enroll for Bill Pay?

You can enroll for First National Bank Bill Pay beginning February 20, 2018. Bill Pay is accessed through First National Bank Online Banking by simply clicking on the option for Bill Pay in the top navigation bar and following the prompts. Your current payees at Bank of McCrory Bill Pay will transfer to First National Bank’s Bill Pay system

with this conversion. You will need to re-enroll for any bills delivered via Electronic Bill Presentment. Prior to February 16, 2018, we recommend you print or save any history and other information you may need to verify that your bill pay settings have transferred correctly. First National Bank does not guarantee the accuracy of converted bill pay information. All recurring payments will need to be rescheduled.

Transaction History will begin on the First National Bank Bill Pay system on February 20, 2018.

Please note: The last time Bank of McCrory customers will have access to Bank of McCrory Bill Pay will be through the end of the business day on February 16, 2018. First National Bank Bill Pay will be available beginning February 20th. You can enroll for First National Bank Bill Pay on or after February 20th, provided you have enrolled in Online Banking.

In preparing for the conversion, the last day to schedule a bill payment on the Bank of McCrory Bill Pay is through the end of the business day on February 16, 2018. Payments scheduled on Bank of McCrory Bill Pay after February 16, 2018, will not process.

Bank Statements

When will I receive my bank statement?

You will receive a final Bank of McCrory statement with account activity through February 16, 2018.

For personal statements, your initial First National Bank statement will be processed according to your new account type.

For business statements, your initial First National Bank statement will be processed at month end.

Can I sign up for Electronic Statements?

Yes, we offer electronic statements through First National Bank Online Banking. To sign up for electronic statements, enroll in Online Banking. You can view activity on your online banking account beginning February 20, 2018. With tax season approaching, we highly recommend you download and print off your previous Bank of McCrory electronic statements for your records.

All electronic statements are produced on the cycle date specific to your account. Your first electronic statement will be available upon receipt of the secure email from First National Bank.

Loan accounts

Will anything change on my Loan Accounts?

Your account number will change however there will be no changes to the rate or term of your loan as a result of this conversion. You can continue to make payments at your local branch or online through Online Banking. You can continue to use your Bank of McCrory coupon book for payments until you receive a new coupon book. If you wish to make your loan payment through mail, ACH or wire transfer, please use the following information:

By Mail: First National Bank
Attn: Loan Administrative Services
P.O. Box 129
Wynne, AR 72396

By ACH: First National Bank
ABA # 084105730
Account Number: Loan number

By Wire Transfer: First National Bank
Attn: Loan Administrative Services
528 East Merriman
Wynne, Arkansas 72396
ABA # 084105730
Account Number: Loan number

Other services

Will my Draft / Direct Deposit or Automated Clearing House (ACH) entries be affected?

To ensure there is no disruption to your draft/direct deposit service, please contact your ACH originating companies after February 16, 2018, to update the routing and transit number and account number for your automated drafts or deposits. Some originators will discontinue the automated transaction if they do not hear from you regarding the routing and transit number and/or account number change. The new routing and transit number on your First National Bank account(s) will be **084105730**. This change is effective February 20, 2018. We will continue to accept your draft/direct deposits for a limited time.

A notification from you to your originating company will help ensure that your automated transactions continue as normal. If you encounter a problem with your draft/direct deposit service, please contact us at (870) 238-2361 or visit your local branch.

Do I need to do anything if I receive Social Security Benefits?

The U.S. Government will not change the routing information for your benefits automatically or based on a "Notice of Change" from a bank. You must contact them directly via phone, toll free at (800) 772-1213

(Teletype/TTY (800) 325-0778), or via the internet at <https://www.ssa.gov/myaccount/>.

If you encounter a problem with your direct deposit service, please call us at (870) 238-2361 or visit your local First National Bank branch.

Do you offer credit cards?

First National Bank will offer credit cards for both personal and business beginning February 20, 2018. For more information please visit www.fnbchoice.com

What will happen to my Safe Deposit Box?

You will keep your existing Safe Deposit Box. Please see our Fees and Services Schedule beginning on page 21 for our annual rental fees.

Will I still have access to Night Drop services?

Yes. Night Drop services will continue uninterrupted. A bank representative will contact you about setting up a new contract.

If I want to use Bank by Mail what do I need to do?

After February 16, 2018, customers using Bank by Mail services should begin mailing deposits to any First National Bank location. Bank locations can be found beginning on page 25.

Account *Summary*

At the close of business on February 16, your current account(s) will be converted to First National Bank. As previously outlined in this Welcome Guide your account number(s) will change, and your checking and savings account type and its features will have been updated. Please refer to the information beginning on page 18 which shows accounts that will have changes. Affected accounts are shown in the first column. In the next two columns, you will find the new account name and its terms and features. For detailed information regarding your new account, please refer to the Terms and Conditions enclosed with this Welcome Guide.

After you have reviewed the account information, if you feel a different First National Bank account will better suit your needs, please contact us at (870) 238-2361 or visit your local banker or branch office to discuss your other options and to make any necessary changes to your account.

Personal deposit accounts

| Bank of McCrory Account was: | New First National Bank Account will be: | First National Bank Terms and Features: See Account Terms and Conditions for account disclosure information |
|---|---|--|
| Regular Checking Student Checking Senior Checking | e-Choice Checking | <ul style="list-style-type: none"> • No minimum daily balance • 20 debit card transactions per statement cycle, posted and cleared (\$5.00 credit) and enroll in e-statements (\$2.50 credit) to avoid \$7.50 monthly service charge • \$1,000 Accidental Death and Dismemberment Insurance • Identity Theft 911 • Instant Issue Chip Debit Card • Online Banking, Mobile and Text Banking with Bill Pay • Ages 0 -18, no monthly service charge • Ages 75 and above, no monthly service charge • See Fees & Services for other fees that may apply |
| NOW Account | Customer's Choice | <ul style="list-style-type: none"> • Minimum daily balance of \$1,000 to avoid \$8.00 monthly service charge • Interest bearing account; Earn more interest on higher balances • Instant Issue Chip Debit Card • Online Banking, Mobile and Text |

| | | |
|--|---------------------------------|---|
| | | <p>Banking with Bill Pay</p> <ul style="list-style-type: none"> • See Fees & Services for other fees that may apply |
| <p>Call 870-238-2361 or visit your local branch to receive this account.</p> | <p>Winner's Choice Checking</p> | <ul style="list-style-type: none"> • \$9.00 monthly service charge for ages 49 and under or \$6.00 monthly service charge for those 50 and over • \$10,000 Accidental Death and Dismemberment Insurance • Identity Theft 911 • Exclusive discounts on grocery, pharmacy, restaurants, retail, hotels and popular attractions • Instant Issue Debit Chip Card • Online Banking, Mobile and Text Banking with Bill Pay • One free box of checks per year |
| <p>Savings Account</p> | <p>Statement Savings</p> | <ul style="list-style-type: none"> • Minimum daily balance of \$100 to avoid a \$4.00 monthly service charge • One withdrawal per statement cycle free • See Fees and Services for other fees that may apply |
| <p>Christmas Club</p> | <p>Christmas Club</p> | <ul style="list-style-type: none"> • \$5.00 minimum deposit • Interest compounded annually • See Fees and Services for other fees that may apply |
| <p>Money Market</p> | <p>Money Market</p> | <ul style="list-style-type: none"> • \$1,000 minimum daily balance requirement • Interest compounded monthly • See Fees and Services for other fees that may apply |

Insurance products are not deposits, not FDIC insured, not insured by any federal government agency, and not guaranteed by the bank.

Business deposit accounts

Banking for your business is made simple with First National Bank. We offer multiple account options and all business deposit accounts feature many benefits for businesses of any size.

See Account Terms and Conditions for account disclosure information.

| Account | Features |
|---------------------|---|
| E-Biz | <ul style="list-style-type: none">• \$100.00 minimum to open• Avoid a monthly fee with less than 100 items per month; items over 100 will be charged .25 per item |
| Biz Choice | <ul style="list-style-type: none">• \$2,500 minimum to open• Avoid monthly service charge of \$10.00 by maintaining a daily balance of \$2,500• 500 free transactions per month with daily balance of \$2,500.• Transactions over 500 per month will be charged .25 cents per item.• Free access to Online Business Services Suite. |
| Biz Analysis Choice | <ul style="list-style-type: none">• \$100 minimum to open• Avoid monthly service charge of \$8.00 by maintaining a high daily balance. Receive .20 credit for each \$100 average daily balance• Transactions are .25 each• Access to Online Business Services Suite |

IMPORTANT *dates*

February
16-18 Bank of McCrory Conversion weekend. All First National Bank locations will be closed on Monday, February 19th in observance of Presidents' Day

Prior to
February

16

Bank of McCrory customers will receive First National Bank online banking and bill pay information, new account numbers, new debit card, PIN number, and checks in the mail.

February

16

Bank of McCrory Online Banking and Bill Pay will be discontinued. Please note this will be the last day to schedule online payments through Bank of McCrory online banking.

February

20

Destroy your Bank of McCrory checks and debit card. Be sure to activate your new First National Bank debit card and begin using it along with your new First National Bank checks. Begin accessing Online Banking and Bill Pay, Telephone Banking and Mobile Banking.

What if I have more questions?

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

If you have any questions please contact us at (870) 238-2361 or visit your local branch office.

Branches and ATMs



Wynne – Headquarters

528 East Merriman Ave
Wynne, AR 72396
Phone: 870-238-2361
Fax: 870-238-4284

Lobby Hours:

Mon-Thurs: 8:30a -4:00p
Fri: 8:30a – 5:00p
Sat: Closed

Drive Thru Hours:

Mon-Thurs: 7:30a–4:00p
Fri: 7:30a – 5:00p
Sat: Closed
24 Hour Drive-Up ATM

Cherry Valley

3251 HWY 42 East
Cherry Valley, AR 72324
Phone: 870-588-3332
Fax: 870-588-4550

Lobby Hours:

Mon –Thurs: 8:30a -4:00p
Fri: 8:30a – 5:00p
Sat: Closed

Drive Thru Hours:

Mon–Thurs: 8:00a – 4:00p
Fri: 8:00a – 5:00p
Sat: Closed

Forrest City

810 N Washington
Forrest City, AR 72335
Phone: 870-633-9050
Fax: 870-633-2214

Lobby Hours:

Mon–Thurs: 8:30a -4:00p
Fri: 8:30a – 5:00p
Sat: Closed

Drive Thru Hours:

Mon–Thurs: 8:00a–4:00p
Fri: 8:00a – 6:00p
Sat: 8:30a- 12:00p
24 Hour Drive-Up ATM

Harrisburg

201 East Jackson Street
Harrisburg, AR 72432
Phone: 870-578-2472
Fax: 870-578-2049

Lobby Hours:

Mon– Thurs:8:00a- 4:00p
Fri: 8:00a – 5:00p
Sat: Closed

Drive Thru Hours:

Mon–Fri: 8:00a – 5:00p
Sat: Closed
24 Hour Drive-Up ATM

Harrisburg (Food Giant)

605 North Illinois Street,
Suite 2
Harrisburg, AR 72432
Phone: 870-578-3106
Fax: 870-578-2345

Lobby Hours:

Mon–Thurs: 9:00a -5:00p
Fri: 9:00a – 6:00p
Sat: 8:30a – 12:00p
Walk-Up ATM

McCrary

124 Edmonds Avenue
McCrary, AR 72101
Phone: 870-731-2521
Fax: 870-731-2859

Lobby Hours:

Mon – Fri: 8:30a -4:00p
Sat: Closed

Drive Thru Hours:

Mon–Thurs: 8:00a– 4:00p
Fri: 8:00a – 5:00p
Sat: 8:00a- 12:00p
24 Hour Drive-Up ATM

Ridgeview

806 HWY 64 East
Wynne, AR 72396
Phone: 870-238-4324
Fax: 870-238-4382

Lobby Hours:

Mon–Thurs: 8:30a -4:00p
Fri: 8:30a – 5:00p
Sat: 8:30a-12:00p

Drive Thru Hours:

Mon–Thurs:7:30a– 5:00p
Fri: 7:30a – 6:00p
Sat: 8:30a- 12:00p
24 Hour Drive-Up ATM

Additional ATM's

Flash Market in Wynne
988 South Falls Blvd
Wynne, AR 72396
Cash dispense walk-up
ATM only

Hays Food Town
1876 North Falls Blvd
Wynne, AR 72396
Cash dispense walk-up
ATM only

Phone Numbers:

Main: (870) 238-2361
Telephone Banking: (870) 238-4585
Toll Free Telephone Banking: (866) 335-4585

Website Address:

www.fnbchoice.com