



CUSTOMER NOTICE

As of January 1, 2011, Farmers Bank branches will no longer accept Federal Tax Deposit payments (also known as Treasury Tax & Loan payments). Going forward, you may make payments directly to the U.S. Treasury Department through their Electronic Federal Tax Payment System. To ensure that you are prepared for this change, it is recommended that you enroll as soon as possible. You can enroll by visiting the U.S. Treasury website at www.eftps.gov or you can call **1-800-555-4477**.

For more information, please contact your local branch. Customer service personnel will be glad to assist you with any questions you may have regarding this change.

FREQUENTLY ASKED QUESTIONS

Q: What are paper based Treasury Tax & Loan (TT&L) payments?

A: Treasury Tax & Loan payments are paper coupon payments made at a branch by businesses for employee withholding taxes, Social Security payments, and other specific federal taxes.

Q: When will Farmers Bank discontinue accepting Treasury Tax & Loan (TT&L) payments at our branches?

A: Effective January 1, 2011, Farmers Bank will no longer accept these paper-based coupon payments. However, customers should sign up for the U.S. Treasury Department's Electronic Federal Treasury Payment Service (EFTPS) as soon as possible to avoid payment penalties.

Q: What is the Electronic Federal Treasury Payment Service (EFTPS)?

A: It is a free service provided by the U.S. Treasury where customers may make their Federal TT&L payments via the internet at www.eftps.gov or over the phone at **1-800-555-4477**. However, this service does have an enrollment process that can take a minimum of 21 days.

Q: Why is Farmers Bank discontinuing these payments through our branches?

A: The U.S. Treasury is encouraging the migration of paper-based payments to alternative payment methods. The Treasury is equipped to offer our customer's benefits such as:

- **Security:** There are 3 authentications required to access the customer's account.
- **Convenience:** It is available via internet or by phone 24 hours a day, 7 days a week.

Q: What types of taxes can be paid through EFTPS?

A: All business and individual federal tax payments can be made through EFTPS. Find out more information, including more Frequently Asked Questions, at www.eftps.gov.