



## FACTS ABOUT FARMERS BANK

August 28, 2009

1) Farmers Bank remains strong thanks to:

- A solid financial foundation built 90 years ago based upon integrity and responsible banking practices.
- A strong, well-capitalized position.
- The vision and collective experience of Farmers Bank's management team.
- A passion for helping our neighbors and community.

2) Farmers Bank has **not** been affected by the recent financial turmoil caused by exposure to sub-prime mortgages.

Since 1919, Farmers Bank has guided customers through difficult financial times such as:

- The Stock Market crash of 1929 & 1987
- The unemployment crisis of 1933
- The savings and loan crisis of 1989 & 1991
- The Enron and World Com scandals
- The tragedy of September 11, 2001

3) At Farmers Bank, accounts are currently insured by the FDIC up to \$250,000. This coverage has been extended through **December 31, 2013**. Through a relationship with the CDARS\* service, our customers can access FDIC insurance coverage up to \$50 million.

4) Farmers Bank has a history of continued growth and we have paid a dividend to shareholders for the last 90 years.

'During these challenging times, Farmers Bank pledges to continue to operate in a safe and responsible manner. We thank you for the trust and confidence you have placed in Farmers Bank.'

Community Banking Perfected

Dick Holland  
President & CEO

**Member FDIC**

\*CDARS is a registered service mark of Promontory Interfinancial Network, LLC.