



November 12, 2018

Dear Bank of Geneva Customer,

We would like to provide an update on the Bank of Geneva conversion to Farmers & Merchants State Bank. The conversion is planned to take place in mid-January of 2019.

First of all, we want you to know that we understand that change can be stressful. Rest assured the Bank of Geneva and Farmers & Merchants State Bank are working together to do everything we can to make the conversion as smooth as possible and to make sure that you experience minimal inconvenience. **We are happy to report that when the merger occurs your account numbers will not change.**

The necessary procedures will be handled for you to make a smooth transition to F&M. You will be able to continue to do your banking at the same convenient Bank of Geneva Office with the same familiar faces.

In December you will receive a complete Welcome Packet to help familiarize you with the products and services offered by F&M.

It is our objective to make this a positive experience for you!

Sincerely,

Andrew J. Briggs  
President and Chief Executive Officer  
Bank of Geneva  
260.368.7288

Lars Eller  
President and Chief Executive Officer  
Farmers and Merchants State Bank  
419.446.2501