

December 10, 2018

Dear Valued Customer:

The Bank of Geneva will soon become part of Farmers & Merchants State Bank (F&M) – an independent community bank. We are excited to expand our Indiana market presence by adding the six Bank of Geneva offices to join our existing Indiana market and look forward to serving your financial needs. We are very happy to welcome you to F&M! We will do everything we can to assure a smooth transition, greater convenience and outstanding customer service.

Your Bank of Geneva accounts will automatically transfer or "convert" to similar accounts at F&M on January 22, 2019. If you believe that a different F&M account would better match your needs, we will make it easy and convenient for you to switch. We are providing you with a helpful Welcome Guide plus an Account Disclosures Guide. Please keep these materials for future reference. Here is a brief summary of the information you'll need to know about the transition to F&M:

- **Although the sign will change on your local Bank of Geneva office at the beginning of January, your banking will remain the same until the conversion is completed on January 22, 2019.**
- **You'll be part of a bank that is dedicated to your financial relationship and your community.** Management and decision-making will remain local and you will continue to be served with attention and care by people who already know you.
- **You'll have access to many more banking locations in Adams, Allen, DeKalb, Jay and Steuben Counties in Indiana and Defiance, Fulton, Hancock, Henry, Lucas, Williams and Wood Counties in Ohio** - 30 full-service financial offices and 34 ATMs. See pages 30-31 of the Welcome Guide for office locations near you.
- **You will be able to keep your same account numbers.**
- **Direct deposits and automatic payments and transfers will continue without interruption.**
- **F&M Online and Mobile Banking.** You will be able to bank at your convenience with F&M Online and Mobile Banking. Check your account balances, make transfers between your F&M accounts, pay bills online, set up account alerts, send money to friends with Popmoney® and so much more!
 - **Bill Pay Users:** Please refer to page 20 in the Welcome Guide for additional information regarding your payees.
- **If you have a CD or an IRA, it will have the same rate structure and term until maturity.** Read more about this on page 14 in the enclosed Welcome Guide.
- **When ordering new checks, other than through the bank, be sure to change the routing number to 041207341.** Please refer to your enclosed Welcome Guide for an overview.
- **If you receive incoming wires it may be necessary to notify your originators of your new wire routing and transit number.** Effective January 22, 2019 the new routing and transit number for incoming wires only will be 041207341.

All bank offices will be closed on Monday, January 21st in observance of Martin Luther King Day, however we will still be able to serve you by phone. We will have extended phone support hours during the conversion period (**January 18th – January 26th**) to aid in the transition to F&M. You may call your local Bank of Geneva office at 260.368.7288 or F&M at 800.451.7843, Monday – Friday 8:00am – 8:00pm; Saturday from 8:00am – 3:00pm.

Once again, welcome! We look forward to bringing you our highest level of service and value every day.

Sincerely,



Andrew J. Briggs
President and CEO
Bank of Geneva



Lars Eller
President and CEO
Farmers & Merchants State Bank