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123 Any Street
Apartment 205C
City, ST 12345

Dear Arvest Customer,

We want to confirm with you that FNBC Bank, headquartered in Ash Flat, Arkansas, has entered into an agreement with Arvest Bank to buy the following branch locations and the corresponding assets and accounts:

- 1311 Porter Wagoner Blvd., West Plains, MO 65775
- 111 N. Maple Ave., Mountain Grove, MO 65711

Arvest Bank is committed to working with FNBC Bank – a strong and community-focused organization – to ensure a successful and beneficial transition for customers, associates and the communities.

We understand you may have questions about your account(s) and this transition, and we want to provide you with information about the change:

- **From now until this transaction closes during the first quarter 2022, please continue to conduct your banking business as usual. There are no changes to your bank accounts, deposits, loans and/or other services.** You don't need to change any of your banking activities at this time. You will not be able to conduct business at FNBC Bank locations until after the transaction closes.
- **At least 30 days prior to any changes that may occur,** FNBC Bank will notify you in writing. Please make sure your contact information is current and watch your mailbox for information from FNBC Bank. Read it immediately when you receive it for important instructions.
- **Your deposits continue to be safe, sound and readily accessible.** If you have questions regarding the FDIC insurance coverage limits, please contact your branch to discuss your accounts.

Our mutual goal is to make this transition as smooth as possible for you. Thank you for your continued business. The team at FNBC Bank looks forward to serving you!

Sincerely,

Kyle Hubbard
Local Bank President, Arvest Bank

Marty Sellars
President & CEO, FNBC