



Merchants National Bank

Local People • Local Decisions • Local Commitment

Welcome Citizens Bank of Logan Customers!

On April 30, 2019 The Citizens Bank of Logan officially merged with and into Merchants National Bank. We know you have questions, and that's why we assembled these resources to help you understand how the merger impacts you. We have been working diligently to ensure a smooth transition of your accounts and services. Merchants National Bank has been serving communities like yours for 140 years and we are excited to be part of the Logan and Athens communities.

FREQUENTLY ASKED QUESTIONS

Why did The Citizens Bank of Logan and Merchants National Bank merge?

On December 20, 2018 it was jointly announced that Merchants National Bank and The Citizens Bank of Logan signed a definitive agreement to merge. On April 30, 2019, The Citizens Bank of Logan and Merchants National Bank merged to create a stronger community bank for you. In addition, the merger of both banks provides added convenience, enhanced products and services, and higher lending limits to The Citizens Bank of Logan customers.

What should I know about Merchants National Bank?

Established in 1879, the Merchants National Bank is an independent institution built upon a foundation of financial strength and customer service. Merchants National Bank is headquartered in Hillsboro, Ohio and with the addition of The Citizens Bank of Logan branches, MNB will have 18 total locations across southern Ohio to serve you. At MNB we provide our customers with a "Real Community Bank" experience and we pride ourselves on our local decision making model. We proudly invest in the communities we serve and you will be able to enjoy the same exceptional service you had with The Citizens Bank of Logan.

Will The Citizens Bank of Logan change its name to Merchants National Bank?

Yes, as of April 30, 2019, The Citizens Bank of Logan will be known as Merchants National Bank.

How will the bank merger impact me as a customer of The Citizens Bank of Logan?

We are working toward a seamless transition. Until full conversion of all systems, which is scheduled for September 2019, you will see minimal changes to your day-to-day banking. As the Operational transition approaches, you will receive more information about new products and services, fee schedules, and important dates.

How are The Citizens Bank of Logan and Merchants National Bank alike?

This was an excellent opportunity to combine two well-respected community banks that share a deep commitment to our customers and local communities. We both maintain similar core values of integrity, relationship banking, and value-added service. This merger will allow us to serve you with more resources and proven stability, while preserving the spirit of community banking.

Will my checking account number change?

We are hopeful that all account holders will be able to keep their same account number. If there are duplicate account numbers between Banks, we will address the duplication by assigning a new account number to one of the account holders. This information will be discovered before the Operational transition and any customer who is impacted will be contacted immediately. We will have banking representatives ready to assist any customer who may be impacted by a duplicate account number.

Will I continue to get my direct deposit in my checking account?

Yes, any direct deposits currently being credited to your account will continue as normal.

Will I continue to have FDIC Insurance?

Yes, the standard deposit insurance amount is \$250,000 per depositor.

Can I continue to use my checks?

Yes, you can continue to use your Citizens Bank of Logan checks. Once you run out of checks, you can place an order for new checks, which will include the Merchants National Bank name.

Can I continue to use my debit card for ATM and point-of-sale transactions?

Yes, you will be able to use your debit card for ATM and point-of-sale transactions.

Can I continue to use Online Banking and Online Bill Payment?

Online Banking and Bill Payment will be unaffected until the Operational transition in September. You will receive additional instructions on the online banking transition at a later date.

How can I contact the bank if I have any questions?

You may contact any of our branch locations if you have questions regarding the merger. You may also continue to call Bank Operations at 740-385-1401. The Citizens Bank of Logan website will be available to customers until the Operational transition in September. After September, The Citizens Bank of Logan website will be re-directed to Merchants National Bank's website (www.merchantsnat.com).

Will the banking hours remain the same?

Yes, banking hours will remain the same at this time.

Logan Main Office <i>188 West Main Street (740) 385-8561</i>	The Roundabout - Logan <i>31348 Primmer Road (740) 380-3766</i>	Athens Office <i>20 East Stinson Avenue (740) 593-5205</i>
Lobby Monday-Thursday 8:30 a.m. – 5:00 p.m. Friday 8:30 a.m. – 5:30 p.m. Saturday 8:30 a.m. – 12:00 p.m.	Lobby Monday-Friday 8:30 a.m. – 7:00 p.m. Saturday 8:30 a.m. – 5:00 p.m.	Lobby Monday-Thursday 8:30 a.m. – 5:00 p.m. Friday 8:30 a.m. – 5:30 p.m. Saturday 8:30 a.m. – 12:00 p.m.
Drive Thru Monday-Thursday 7:30 a.m. – 5:00 p.m. Friday 7:30 a.m. – 6:00 p.m. Saturday 8:00 a.m. – 12:00 p.m.	Drive Thru Monday-Friday 8:00 a.m. – 7:00 p.m. Saturday 8:00 a.m. – 5:00 p.m.	Drive Thru Monday-Thursday 8:30 a.m. – 5:00 p.m. Friday 8:30 a.m. – 5:30 p.m. Saturday 8:30 a.m. – 12:00 p.m.

Will anything change with my current loan account?

Nothing will change with your existing loan account. You will continue to make your payments just as you do today.

