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123 Any Street  
Apartment 205C  
City, ST 12345

Dear Arvest Customer,

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

- 960 S. Constitution Ave., Ashdown, AR 71822
- 103 E. 3rd St., Dierks, AR 71833
- 221 S. George St., Mount Ida, AR 71957
- 205 E. Walnut, Paris, AR 72855
- 409 S. Park Drive, Broken Bow, OK 74728
- 501 W. Collin Raye Dr., De Queen, AR 71832
- 214 N. First St., Glenwood, AR 71943
- 420 S. Main, Nashville, AR 71852
- 702 S.E. Washington, Idabel, OK 74745

Arvest Bank is committed to working with Farmers Bank & Trust – 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 Farmers Bank & Trust locations until after the transaction closes.
- **At least 30 days prior to any changes that may occur,** Farmers Bank & Trust will notify you in writing. Please make sure your contact information is current and watch your mailbox for information from Farmers Bank & Trust. 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 Farmers Bank & Trust looks forward to serving you!

Sincerely,

Roger Holroyd  
Local Bank President, Arvest Bank

Chris Gosnell  
CEO, Farmers Bank & Trust