



February 24, 2020

Dear Valued Customer:

As you may know, First National Bank Minnesota and the State Bank of Belle Plaine have completed our acquisition, combining the two great community banks. The anticipated name change and computer system conversion is expected to take place the weekend of April 17. The system conversion is the time that we will transition your account information from the State Bank of Belle Plaine to First National Bank Minnesota. We are excited to welcome you to the First National Bank Minnesota family and appreciate your business.

Through this process and after, you will continue to work with the same, local bankers you have come to know and trust. After conversion weekend, we will be able to serve you with expanded services and additional branch locations. We are committed to making this transition as seamless as possible for our customers and look forward to offering enhanced products and services that you expect.

Some important items and dates to be aware of:

- Although the close of the acquisition has been completed, the State Bank of Belle Plaine branch location will continue to operate as a separate bank until we integrate systems and operations into First National Bank Minnesota.
- **This system conversion is expected to take place the weekend of April 17.** After the system conversion, you will have the convenience of visiting any of the four First National Bank Minnesota locations for your banking needs.
- State Bank of Belle Plaine customers may continue using the same routing number and account numbers following conversion weekend.
- If you have a debit card for your checking account, we will be sending you a new MasterCard in the mail on April 6th. You can activate your new card as soon as you receive it and begin using it at 6:00 p.m. on April 17.
- **During the next 45 days, you will receive additional communication from First National Bank Minnesota that will provide important account and loan information.**

Thank you for trusting us! If you have any questions or concerns, please don't hesitate to visit your local branch location or review the merger information online at www.statebankbp.com or www.fnbnm.bank.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mike Ludvik".

Mike Ludvik
Belle Plaine Market President
(952) 873-2296

A handwritten signature in blue ink, appearing to read "Mike Bresnahan".

Mike Bresnahan
President and CEO
(507) 931-4000