



Our Town. Your Bank.

Dear Friends and Neighbors,

I am writing to tell you about some upcoming changes affecting our company and perhaps you as well. This Spring we will be merging with HNB National Bank out of Hannibal, MO. Many banks our size are merging in order to get big enough to compete in today's world. We had a unique opportunity to partner with a community bank that shares our core values. By merging with HNB, we will be able to remain viable for years to come while maintaining the hometown community bank feel that our staff and customers expect.

While there will be changes, we think this is a great opportunity for our customers and staff alike. We will be able to offer products and services that we currently cannot due to our size. We will be able to make larger loans to businesses, and long-term fixed rate home loans to consumers. We will also offer investment and trust services to name a few.

Nothing is changing right now. Once the merger is completed in late March or early April, we will officially become HNB National Bank. Nothing else will change at that time. Over the course of the Summer and Fall we will be converting debit cards, online banking systems, and for some people account numbers. We will communicate these transitions as they are planned so that you experience the least disruption as possible.

Following this letter is a short list of Frequently Asked Questions. Please let us know if you have any other questions or concerns. Thank you for the Trust you place in us to be your hometown bank.

Sincerely,

Scott Middleton
President/CEO
Kearney Trust Company



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Frequently Asked Questions

Will the Bank Name Change?

Yes, we will be HNB National Bank. Within the organization we will be known colloquially as HNB-Kearney.

Will I be able to deal with the same people?

Yes, HNB has agreed to keep all of our employees so you will see the same faces and work with the same folks.

Can I use my checks?

Yes, checks and ACH payments will process normally. Over time we will need to change account numbers for people who have the same account number as an existing HNB customer. We will communicate with those folks directly when the changes need to be made.

When will this happen?

We believe the merger will happen at the end of March or beginning of April once we have regulatory approval. The conversions of debit cards, account numbers, online banking logons etc. will happen in the Summer or Fall.

Will I have to change my Social Security, Direct Deposit, or Automatic Payments?

We are still working on this. Nothing needs to be changed immediately. After the closing we will sort this out to determine what does and does not need to change. Once we have a better understanding of how the two systems will come together we will communicate that with our customers.

Will my loan terms change?

No, your loan terms will not change as a result of this merger.