First Northern Bank
of WYOMING

September 16, 2026

Dear Cardholder,

At First Northern Bank of Wyoming, we strive to provide you with the highest quality products and services, which is why we are making some exciting new changes to our Credit Card Program. By November 6th, you will receive a newly designed Visa® Credit Card with a **new account number**. If you currently hold a First Northern Bank Master Card, it will be reissued as a Visa.

Please note that your Annual Percentage Rate (APR) and all fees will remain as previously disclosed. There will be additional features that come with your new card as well:

- All rewards points will be transferred to your new card
- 24-hour customer service
- Improved monthly billing statement
- Seamless access through the FNB website or app.
- Contactless EMV Chip
- Apple Pay

Beginning **Monday, November 9, 2026,** your new **First Northern Bank of Wyoming Visa®** credit card can be activated. If you should try to activate your new card prior to Monday, it will not be accepted. On conversion day, Monday, November 9th, your old card will no longer work, therefore, it is very important to activate and begin using your new card on conversion day.

Due to the fact that your Visa® account number will change, please be sure to update your new account number and expiration date upon receipt of your new card with any company that automatically debits your account on a periodic basis, such as internet service providers, insurance companies, health clubs, utility providers, etc. as well as any bill payer service you might use. Also, you will need to re-enroll your account for alerts if you are currently using this option.

You will continue to be able to make payments at the local branch, the mobile app, or at www.firstnorthern.bank. Business accounts can also utilize 360Control and a link will be provided later.

Or

If you choose to mail your payments, the new payment address will be:

PO BOX 650789
Dallas, TX 75265-0789

Please do not make or schedule any payments through EZCard or mycardstatement websites after noon Thursday, November 5th, 2026.

Please note that the Fixed Payment Due date will be 11th of each month, beginning 12/11/2026.

We are confident you'll be pleased with the new **First Northern Bank of Wyoming Visa®** Credit Card Program. Please watch your mail for your new card. If you do not receive your new card by November 9th or if you have any questions, please contact your local branch.

Sincerely,
First Northern Bank Credit Card Department