



November 18, 2022

Dear Valued Customer,

First Northern Bank of Wyoming acquired First State Bank of Newcastle on October 31, 2022. First Northern Bank of Wyoming is an independently owned Wyoming Bank that has been helping customers achieve their financial goals since 1885. Because of this, I am excited about our new partnership. This gives us the opportunity to not only build new relationships in and around our community, but also allows us to continue to grow our existing relationships with customers like you.

As a result of the merger, First State Bank of Newcastle will fully transition to First Northern Bank of Wyoming in late March 2023. We know change can be hard, which is why our goal is to make this process as smooth as possible for you. Until further notice, please continue to conduct your banking with First State Bank of Newcastle as you always have. You will receive a personalized mailing in late January with more information about the transition of your account(s), online and mobile banking access, debit cards, bill pay, and other important details. In the meantime, please find some frequently asked questions on the reverse side of this page.

We value our relationship with you and look forward to serving you for many years to come.

Sincerely,

Michael Morrison
Newcastle Market President

GENERAL QUESTIONS

WHY IS THIS MERGER HAPPENING?	The two banks are a perfect fit. Both banks have an unwavering commitment to community banking and serving our local customers. This merger allows our combined strength to adapt and grow with our customers' needs.
WHEN WILL FIRST STATE BANK OF NEWCASTLE BECOME FIRST NORTHERN BANK OF WYOMING	The merger will occur on Friday, March 24, 2023. After that day, the two banks will be combined under First Northern Bank of Wyoming.
WILL FIRST STATE BANK OF NEWCASTLE'S ATMS BE AVAILABLE DURING THE CONVERSION WEEK?	Yes, ATMs will be available as normal during conversion week.
WILL FIRST STATE BANK OF NEWCASTLE'S TELEPHONE NUMBERS CHANGE?	No. All telephone numbers will remain the same.
WILL FIRST STATE BANK OF NEWCASTLE'S EMPLOYEE EMAIL ADDRESS CHANGE?	Employee email address will adopt the "firstnorthern.bank" domain on March 27, 2023. However, existing First State Bank of Newcastle email addresses will continue to receive email.
WHAT IS THE ROUTING NUMBER FOR FIRST NORTHERN BANK OF WYOMING?	First Northern Bank of Wyoming's routing number is 102300459. However, First State Bank of Newcastle's routing number will continue to work after the merger.
WILL FIRST STATE BANK OF NEWCASTLE'S BANK HOURS CHANGE?	No. All branch hours will remain the same.

LOANS

WILL THE MERGER AFFECT MY EXISTING FIRST STATE BANK OF NEWCASTLE LOAN(S)?	No changes will be made to your loan(s). Payments, terms, rates and all other details will remain the same.
WILL MY LOAN NUMBER(S) CHANGE?	No. Your loan number will remain the same.
WHAT WILL HAPPEN TO EXISTING LOAN STATEMENTS AND COUPON BOOKS?	Statements will continue to be delivered as normal. You will be able to use your coupon books as normal.
DO I NEED TO CHANGE WHERE I SEND MY LOAN PAYMENT(S)?	No. You may continue to send payments to your local bank or payments can also be dropped off in person. Additionally, any existing electronic recurring payments will continue to function.
WILL I STILL BE ABLE TO VIEW MY LOAN AND MAKE PAYMENTS ONLINE?	Yes, you will be able to view your loan(s) online by visiting First Northern Bank of Wyoming's website at www.firstnorthern.bank . If you currently are enrolled in Online Banking, we will provide additional details in the weeks leading up to the conversion about how to access your accounts online.
MY LOAN PAYMENT IS AUTOMATICALLY DEDUCTED FROM MY DEPOSIT ACCOUNT. WILL THAT SERVICE CONTINUE?	Yes. Automatic payments will continue as usual, on the same schedule.
WILL DECISIONS ABOUT MY LOAN CONTINUE TO BE MADE LOCALLY?	Yes! Both banks pride ourselves on local control and decision making.

ELECTRONIC BANKING

DO I NEED TO RE-ENROLL IN FIRST NORTHERN BANK OF WYOMING'S ONLINE OR MOBILE BANKING?	Information related to accessing your accounts online will be provided in the Welcome Packet you will receive in late January.
WHAT WILL HAPPEN TO FIRST STATE BANK OF NEWCASTLE'S WEBSITE?	Beginning March 27, 2023, First State Bank of Newcastle's URL will simply redirect to First Northern Bank of Wyoming. https://www.firstnorthern.bank
AFTER CONVERSION, HOW DO I LOG IN TO MY ONLINE BANKING ACCOUNT?	You will be able to view your accounts online by visiting First Northern Bank of Wyoming's website at www.firstnorthern.bank . If you currently are enrolled in Online Banking, we will provide additional details in the weeks leading up to the conversion about how to access your accounts online. If you are an existing Cash Management user, a First Northern Bank of Wyoming representative will reach out to you personally in the weeks prior to the conversion date to establish your online banking profile and to set up your SSO (single sign-on).
AFTER CONVERSION, HOW DO I ACCESS THE MOBILE BANKING APP?	You will need to download the First Northern Bank of Wyoming mobile app. Simply visit the Google Play or Apple App store and search for First Northern Bank of Wyoming. Additional information will be included in the Welcome Packet you will receive in late January.

WHAT WILL HAPPEN TO MY EXISTING BILL PAY ACCOUNT AND PAYEES?	Any existing Bill-Pay accounts will remain active until Friday, March 17, 2023. At that time, Bill Pay will enter an "inquiry only" mode until Monday, March 27, 2023. During this timeframe you will be able to view your existing bill-pay history and payees; however, you will not be able to set up new payees or schedule new payments. All scheduled payments will transfer to First Northern Bank of Wyoming's Bill-Pay system. All existing scheduled payments and payees will transfer over to your new First Northern Bank of Wyoming online and mobile banking.
WILL I CONTINUE TO RECEIVE E-STATEMENTS IF I AM CURRENTLY ENROLLED WITH THEM?	Yes.
WHAT WILL HAPPEN TO TELEPHONE BANKING?	Beginning March 25, 2023, simply call (877) 684-3622 to access telephone banking. Please note, you will need to re-enroll in telephone banking with First Northern Bank of Wyoming. The first time calling in you will need to enter one of your account numbers along with your entire Social Security Number. Once enrolled you will be able to set up a personalized access code to use with future calls.
WILL I STILL HAVE ACCESS TO MY ONLINE BANKING HISTORY?	Transaction history will still be available on your Online Banking; however, the transactions will be limited to the previous 18 months. Please note, the first time you log in may take longer than normal to allow the transaction data to load.
CREDIT & DEBIT CARDS	
WHAT WILL HAPPEN TO MY FIRST STATE BANK OF NEWCASTLE CREDIT CARD?	You will be able to continue to use your First State Bank of Newcastle Credit Card as normal. When your existing Credit Card approaches expiration, you will receive a new card with First Northern Bank of Wyoming's branding. Access to mycardstatement.com will not be affected.
WILL MY FIRST STATE BANK OF NEWCASTLE DEBIT CARD CONTINUE TO WORK?	Yes! Over the coming months we will slowly replace First State Bank of Newcastle debit cards, but they will continue to work until you receive your new card.
DEPOSIT ACCOUNTS	
WILL I BE ABLE TO ACCESS MY ACCOUNT(S) DURING THE CONVERSION TO FIRST NORTHERN BANK OF WYOMING?	While we have worked diligently to ensure you have a smooth transition to First Northern Bank of Wyoming, there will be a brief period of time from Friday, March 24th at 5:00pm to Sunday, March 26th when you will be unable to fully utilize your accounts. During this timeframe, you will be able to view your existing accounts online; however, you will not be able to make transfers or complete other actions.
CAN I USE MY FIRST STATE BANK OF NEWCASTLE CHECKS AFTER THE MERGER?	Yes, you may continue using your First State Bank of Newcastle checks after the conversion of your account. Once you run out of checks, you may order new ones with First Northern Bank of Wyoming name via our website under the "Personal > Checking" dropdown menu or at a local branch.
I'M RUNNING LOW ON CHECKS. CAN I REORDER?	Yes. Up until the date of conversion, simply order checks as you always have. Existing First State Bank of Newcastle checks will continue to be honored. Orders beginning March 25, 2023 can be made at https://www.firstnorthern.bank .
WILL MY DEPOSIT ACCOUNT CHANGE?	In late January, you will receive a Welcome Packet from First Northern Bank of Wyoming regarding the transition. There may be some minor changes; all of which will be included in the Welcome Packet you receive.
WILL OTHER FEES CHANGE?	There are slight differences between First State Bank of Newcastle accounts and First Northern Bank of Wyoming accounts. In all cases, we will place your account into the First Northern Bank of Wyoming account that most closely matches the services and features. However, you will be notified of any changes to your accounts well in advance.
WHAT WILL HAPPEN TO MY EXISTING CERTIFICATES OF DEPOSIT(S) (CD)?	All CDs will transfer to First Northern Bank of Wyoming with their current terms. At maturity, unless redeemed, the CD will roll over to a comparable First Northern Bank of Wyoming CD.
WILL AUTOMATIC TRANSFERS, AUTOMATIC LOAN PAYMENTS AND DIRECT DEPOSITS CONTINUE TO WORK?	Yes, all existing automatic payments and direct deposits will continue.
WILL MY ACCOUNT NUMBER(S) CHANGE?	We do not anticipate any changes to account numbers; however, you will be notified of any changes affecting your account(s) well in advance.
WHAT WILL HAPPEN TO MY OVERDRAFT PROTECTION?	Your Overdraft Protection will be maintained as normal; however, there may be changes to the limits or fees which will be outlined in the Welcome Packet.
WHAT WILL HAPPEN TO MY FDIC COVERAGE?	Your FDIC insurance coverage will be affected only if you have deposits at both First State Bank of Newcastle and First Northern Bank of Wyoming. If you do have accounts at both banks and the balances are in excess of \$250,000, please contact a New Accounts Representative to review your FDIC coverage.