

IMPORTANT NOTICE ABOUT YOUR ACCOUNTS

Farmers and Merchants Bank is preparing for an important system upgrade that is designed to serve you better through improved technology, enhanced security, and more convenient features. This upgrade also allows us to streamline future improvements, helping us continue to meet your banking needs more efficiently. Most of this upgrade happens behind the scenes, but some services will be impacted.

Here's what customers should know ahead of time:

PRODUCT & FEE UPDATES

- Some account products will be updated or consolidated.
- Changes to fees, including safe deposit box fees, will take effect after the upgrade.

STATEMENT CHANGES

- Statements will be formatted differently after the upgrade.
- All statements will be generated on the last day of each month moving forward.
- Zero-balance statements will no longer be issued
- Statement printing will transition from in-house to an outsourced provider.

ONLINE & MOBILE BANKING REMINDERS

- Customers using Online and Mobile Banking will undergo a one-time security verification when they log in for the first time after the upgrade.
- Online and Mobile Banking users will also need to accept a new Online Banking Agreement.
- Some Online and Mobile Banking features will change.
- Deposit slip images will not convert from the old system.



FandM.bank

112 East Ladiga Street
Piedmont, AL 36272

IMPORTANT SYSTEM UPGRADE NOTICE

FEBRUARY 19-23, 2026

Member FDIC | Equal Housing Lender

KEEP THIS GUIDE FOR REFERENCE



DURING THE SYSTEM UPGRADE

FEBRUARY 19-23, 2026

Beginning at 5:00 PM CT on Thursday, February 19th, several systems will be temporarily unavailable while the upgrade is completed.

ONLINE & MOBILE BANKING

- Online and mobile banking will be unavailable starting at 5 pm on Friday, February 20.
- All features may be unavailable as systems are updated.

BILL PAY

- Bill Pay will be unavailable during the upgrade.
- Scheduled payments will process over the upgrade weekend.

ATM & DEBIT CARDS

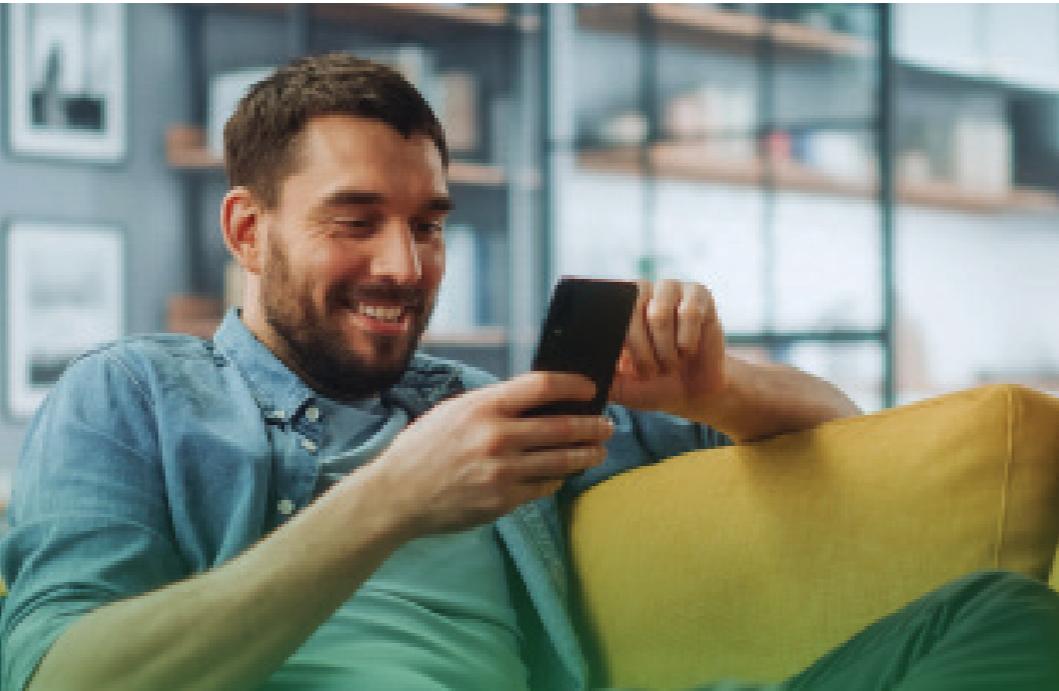
- ATMs may experience temporary downtime.
- Debit cards will work as normal from Thursday through Monday
- Some customers may need to re-enter their PIN for each transaction, including balance inquiries.
- Account balances may not reflect recent or pending transactions during this time.

OTHER SYSTEM ACTIVITY

- All banking activity through Friday will post regularly.
- Service charge fees will be waived through March 1st.
- Interest on interest-bearing checking and savings accounts will post on February 20th, and return to a normal pay schedule after that.

PHONE BANKING

- Beginning at 5 pm on Friday, February 20, Phone Banking will be unavailable; service will resume on February 23.



STAY INFORMED DURING THE UPGRADE

We encourage customers to keep this guide for reference during the upgrade period. You may download a digital copy by scanning the QR code below. Additional updates will be shared through our website, email, and branch communications. If you have any questions about our upcoming system upgrade, feel free to stop by any of our locations or call 256.447.9041.



AFTER THE SYSTEM UPGRADE

BEGINNING FEBRUARY 23, 2026

Once the upgrade is complete, services will begin returning to normal.

ONLINE & MOBILE BANKING

- Access will be restored.
- Online and Mobile Banking customers will:
 - Complete identity verification.
 - Accept the new Online Banking Agreement.
 - See new or updated features, including enhanced e-alerts.
 - External loan payments will be available as a new feature.
 - Customers may now update their username.

ATM & DEBIT CARDS

- Account balances and transaction history will update.

STATEMENTS & ACCOUNT MONITORING

- Statements will reflect the new layout and delivery process.
- Updated statement schedules and formats will apply going forward.

ONGOING MONITORING

- Some system updates may continue behind the scenes over the following weeks.
- No action is required from customers unless contacted by the bank.

PHONE BANKING

- For your security, customers may obtain their new telephone banking Access ID by calling F&M Bank.