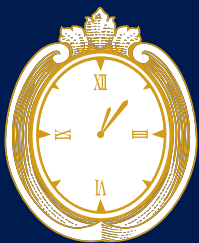


**Notice to Customers:
Regarding Change to Regulation CC
(Funds Availability Act)**

Amendments to Regulation CC which implements the Expedited Funds Availability Act (AFA Act) are reviewed every five years and adjusted as needed for inflation. The changes outlined below will go into effect July 1, 2025.

We are increasing the amount we make available for withdrawal by checks not subject to next day availability to \$275. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft is increasing to \$6,725.



First National Bank

Always Here For You.