



FDIC INSURANCE NOTIFICATION

Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership;" a joint account, a pay-on-death account, and a self-directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person's self-directed qualified retirement account is up to \$250,000. (An IRA is a self-directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Deposit insurance for the other ownerships is at least \$250,000 per interest of the owner.

Branches with different names will follow the below guidelines for FDIC Insurance purposes: For Federal Deposit Insurance Corporation (FDIC) purposes, a depositor's account balances in Farmers State Bank will be aggregated with any account balances of the depositor in the following offices, branches, or internet sites of Farmers State Bank.

- Nebraska Bank

The total account balances of a depositor with Farmers State Bank and its offices and branches will have the benefit of the deposit insurance coverage that the FDIC provides to a depositor's accounts in a single bank. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. To determine the level of FDIC deposit insurance coverage available on accounts in a single bank, please ask for the FDIC brochure "Your Insured Deposit" or visit www.fdic.gov and, in the "Deposit Insurance" section, click on "EDIE" OnLine Calculator."