

March 20, 2024

NAME 1 NAME 2 ADDRESS CITY STATE ZIP

Welcoming you to Northwest Bank!

Greetings!

We look forward to serving you as Northwest Bank. You will be receiving a booklet within a few weeks explaining the details of our merger of First National Bank in Creston, Afton and Shenandoah to Northwest Bank.

The acquisition of your loan(s) will be completed by May 13, 2024. We are proud to say that you will continue to see the same friendly staff at our bank locations and we assure you that we are working hard to make this transition as seamless as possible.

Northwest Bank will be the new servicer of your loan(s). Beginning May 13, 2024, you can make your loan payments to any Northwest Bank location. Below is a list of our local locations available to serve you. For a complete list of all our Northwest Bank locations, visit www.NW.bank/locations.

- 116 S. Blossom St., Shenandoah, IA 51601 | 712-246-2205
- 101 W. Adams St. Creston, IA, 50801 | 877-782-2195
- 801 W. Taylor St. Creston, IA, 50801 | 888-782-5599
- 100 E. Railroad St., Afton, IA, 50830 | 641-347-8423
- You may mail your payment to Northwest Bank, 1607 W 18th St, Spencer, IA 51301 | 800-678-4105

First National Bank and Northwest Bank have been operating under the same, family-owned holding company, Northwest Financial Corp. for many years. This transition will provide new growth opportunities and allow us to increase lending capabilities and provide new products and services. The change will also strengthen the bank's ability to reinvest into its communities and employees—all under a strong and diverse leadership team.

We value your relationship and look forward to continuing to serve you and our local communities.

Sincerely,

Sara Frerichs
Director of Credit Administration, EVP

Dan Waigand Senior Loan Officer Adam Wright Bank President, Shenandoah

