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UNLAWFUL INTERNET GAMBLING NOTICE

In compliance with the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA), and implementing regulations (Regulation GG), certain transactions are prohibited within your accounts. Farmers Trust & Savings Bank is required to notify business accounts of this prohibition.

Unlawful internet gambling is defined in UIGEA as placing, receiving or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable federal or state law in the state or tribal lands in which the bet or wager is initiated, received or otherwise made.

Unlawful internet gambling transactions are prohibited from being processed through your account. We may block or reject such transactions. Further, we may block or close any account which we believe is in receipt of such transactions. Farmers Trust & Savings Bank will not knowingly open accounts for businesses engaged in any internet gambling business.

This regulation applies to Farmers Trust & Savings Bank customers and this notice serves as your disclosure.

FARMERS TRUST & SAVINGS BANK CUSTOMER SERVICE 510 ELM STREET P.O. BOX 90 WILLIAMSBURG, IOWA 52361 Business Days: Monday through Friday Excluding Federal Holidays Phone: (319) 668-2525