



March 22, 2022

To our new customers from First National:

I want to apologize personally for the inconvenience some of you are experiencing as a result of the switch from First National to Bank of Ann Arbor. As you may know, we closed our Livingston County branches over the weekend to bring all First National accounts onto BOAA platforms. All your data (your accounts, amounts, personal information, all of it) transferred successfully – but some of you can't access every one of your accounts through online, mobile or telephone banking. This is due to some differences between our two systems that we've never seen before or anticipated. Please know my senior team and I, along with about two dozen of our colleagues, are working as fast as possible to fix this as quickly as possible.

Separately, some of you have experienced problems with your First National ATM/debit card. We experienced difficulties with our instant card issuance equipment, so when some of you came into our branches Monday morning, we couldn't create a new card for you. To top it off, we have been unable to keep pace with the high volumes of calls we received.

Combined, this has caused huge headaches for some of you – and huge heartaches for us. This was not the first impression we wanted to create. Here's what we have done:

- Since Monday, we have been working directly with clients and through our service provider to restore access to online, mobile and telephone banking.
- We have taken care of the issue with the ATM/debit cards.
- We have fixed the instant card equipment, which is now operational at every office.
- We are establishing a new toll-free phone number where you can call and explain your situation.

Know we are working as quickly as possible so we can get to everyone as soon as we can. While this only affected some of our new First National clients, even one is too many.

Please accept my deepest apologies. And please, please hang in there with us – we look forward to making it up to you in the months and years ahead.

Sincerely,

A handwritten signature in black ink that reads "Tim Marshall".

Tim Marshall
President and CEO