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June 13, 2014

Dear Valued Customer,

Great Northern Bank and First American Bank will combine their systems on July 14, 2014. As you may know, Great Northern Bank merged with First American Bank on Friday, February 28, 2014. Until now, you have seen very few changes—the building, staff, products and services have largely remained the same. Because of our similar philosophies and our mutual focus on customer service, you will notice that following the conversion of systems, your products and services will remain largely unchanged. The most notable changes will be with Internet Banking and Bill Pay. You will need to re-enroll in the Internet Banking service, and you will have access to (free!) additional features like our mobile app and mobile banking.

We are diligently working toward a smooth transition of operational functions. We encourage you to carefully review the features and requirements of your accounts, making certain they meet your banking needs. There may even be a new account outlined here that better meets your financial needs!

Enclosed is information regarding the conversion of systems and how it might impact you. We have enclosed:

- Frequently Asked Questions
- Information regarding personal and/or business accounts (whichever pertains to you)
- First American Bank's privacy policy
- First American Bank's fee schedule

First American Bank would like to welcome our newest online banking customers. **We will send you detailed instructions for Internet Banking, Bill Pay and Mobile Banking the week of June 30th.** Mobile Banking is a fantastic service that lets you check balances, view history, make transfers and more, all on an app that is optimized for your mobile device (whether an Apple or an Android device). Coming soon are mobile bill pay (pay bills from your mobile device) and mobile deposit (deposit checks to the bank using an app with your phone's camera)!

All of the Hudson and St. Michael employees at First American Bank are working hard to assure a smooth transition and meet your needs. While we have tried to anticipate and answer questions you may have, we understand there may be questions that have not been addressed. For more information, please call your local banker at 763-497-7777, or visit our website at www.fa-bank.net.

