



# FIRST NATIONAL BANK

CRESTON • AFTON • SHENANDOAH

101 W Adams Street  
Creston, IA 50801

December 1, 2023

NAME 1

NAME 2

ADDRESS

CITY STATE ZIP

Dear Customer

I am happy to share the news that First National Bank in Creston, Afton, and Shenandoah will be merging with Northwest Bank, our sister bank, on May 13, 2024.

Although our bank name is changing, the great news is that we will still be under the same ownership of Dwight and Neal Conover. Dwight and Neal purchased First National Bank in Creston in 1984 and soon after, Afton was purchased in 1985. The Conover brothers started their banking ownership right here in Creston and will continue to serve our community and surrounding area. In 1989 Dwight and Neal bought Northwest Bank and now is the right time to bring these two great banks together.

You might wonder why we are merging. As one bank we can offer more banking products to our customers and more career opportunities for our bankers. First National Bank and Northwest Bank have been working together behind the scenes for years, so this isn't new for our staff. This merger provides benefits and support that will help our employees and you, our customers.

As we work through the transition, I reassure you that we are working hard to make this as seamless as possible. After the merger you will see the same bankers that you have worked with in the past. And, if you have any questions about this name change we would love to talk with you.

We sincerely appreciate your business and look forward to serving you with the same bankers, the same strong commitment to community and under a new name.

Respectfully,

Julie Lanning, President

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801 W Taylor  
Creston, IA 50801  
641-782-5599

100 E Railroad  
Afton, IA 50830  
641-347-8423

101 W Adams St  
Creston, IA 50801  
641-782-2195

116 S Blossom St  
Shenandoah, IA 51601  
712-246-2205



[www.FNBC.bank](http://www.FNBC.bank)

