



# 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 <<Name1>> and <<Name2>>

We are excited to share that we have announced that First National Bank in Creston, Afton, and Shenandoah are merging with our sister bank, Northwest 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 Neal and Dwight Conover, owners of Northwest Financial Corp. Northwest Financial Corp include Northwest Bank, First National Bank in Creston, Afton and Shenandoah and Northwest Wealth Management.

Neal and Dwight purchased First National Bank in Creston in 1984. They soon grew their footprint to include Afton in 1985 and purchased Century Bank in 2020. The Conover's are committed to serving the Shenandoah community and surrounding area as a trusted and local source for financial products, services and solutions. We are proud to do our part in strengthening the economic engine that drives our local economy and are pleased to provide our customers with the local expertise that only a community bank can provide.

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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