



"A Living Tradition of Community"

August 4, 2025

Dear Valued Customer,

We are writing to share important news about your bank and what you can expect in the coming months.

As you may have heard, **Kaw Valley State Bank** is merging with **The Farmers State Bank of Oakley, Kansas**. This is a strategic partnership between two strong, community-oriented banks committed to delivering exceptional customer service, financial strength, and local decision-making.

This letter is intended to help you understand what is changing, what is staying the same, and how this transition will benefit you.

What's Not Changing

- Your local KVS branch in Eudora will remain open. You will continue to be served by the same friendly, knowledgeable staff you know and trust.
- Your account number, checks, debit cards, and digital banking will continue to work as normal for now. There is no immediate action you need to take.
- The same commitment to Eudora and surrounding communities will remain at the heart of our mission.

What's Changing – and When

In the coming months, we will be transitioning Kaw Valley State Bank accounts and services into the Farmers State Bank system. Here's what you can expect:

Transition Area	What You Can Expect	Timing
Bank Name & Branding	Branch signs and documents will reflect the new name: <i>The Farmers State Bank</i>	Coming Soon
Digital Banking	You will be transitioned to new online and mobile banking platforms with enhanced features.	Anticipated Spring to Summer 2026
Statements & Notices	Statement format and timing may change slightly. You will receive notice in advance of any adjustments.	At System Conversion; Anticipated Spring to Summer 2026
Checks & Debit Cards	New debit cards and checks will be provided to you prior to the system change. Your old cards and checks will continue working until the conversion date.	Ahead of System Conversion
Customer Support	You will have access to more services and support options.	Ongoing

Our Commitment to You

This merger allows us to deliver a stronger, more modern banking experience without sacrificing the personal service and local values you depend on. The combined bank will have over \$375 million in assets, bringing you:

- Broader lending capabilities
- Modernized mobile and online banking tools
- Greater investment in local communities

What's Next?

We will send you additional information in the coming months, including:

- A full conversion timeline
- New digital banking login steps
- Updated FAQs and customer service contact information

If you have any questions before then, please feel free to call us at 785-672-3251 (Farmers State Bank in Oakley) or stop by KVSBB in Eudora. We are here to support you at every step.

Thank you for your continued trust and loyalty. We're honored to serve you and excited to welcome you into The Farmers State Bank family.

Sincerely,



Matthew M. Engel
President & CEO
The Farmers State Bank of Oakley, Kansas

Kaw Valley State Bank Merger into The Farmers State Bank of Oakley, Kansas

Customer FAQs

Is my bank closing?

No. The KVSb branch in Eudora will remain open, and the same staff will continue to serve you.

Will my account number or routing number change?

Not immediately. You'll receive detailed instructions in advance if any account or routing number changes are required.

Can I still use my current checks and debit card?

Yes, your current checks and debit card will continue to work until we notify you of a change.

Will online and mobile banking change?

Yes. We will transition you to a new digital banking system. You'll receive a welcome kit with login instructions, app download links, and support materials.

Do I need to do anything now?

No action is required at this time. You will receive all necessary instructions well ahead of any changes.

When will the changes take place?

Most changes will occur in the spring and summer of 2026. We'll communicate detailed timelines as we get closer.

Will my direct deposits and automatic payments continue?

Yes. Your direct deposits and automatic payments will continue without disruption.

Will fees or products change?

Some fees or account features may change. We will provide a full disclosure in advance so you have time to review your options.

Who do I contact if I have questions?

Please contact KVSb in Eudora or Farmers State Bank of Oakley at 785-672-3251. Our staff is ready to assist you throughout the transition.