2024 ANNUAL DISCLOSURE STATEMENT

Notice of Availability

Financial information about this bank is available to our customers, shareholders, and General Public on request.

In accordance with Federal regulation to facilitate more informed decision-making by depositors, and the general public, we will provide an **Annual Disclosure Statement** containing financial information for the last two years. This information will be updated annually and available as of March 31st.

To Obtain a Copy:

To obtain a copy of the Annual Disclosure Statement, please contact:

J Bruce Turner, Pres/CEO

Farmers State Bank

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