

**PUBLICATION
NOTICE TO
CREDITORS AND DEPOSITORS OF
THE FIRST NATIONAL BANK OF LINDSAY
LINDSAY, OKLAHOMA**

On **October 18, 2024** (the "Closing Date"), the **Office of the Comptroller of the Currency** closed **THE FIRST NATIONAL BANK OF LINDSAY, Lindsay, OK** (the "Failed Institution") and appointed the Federal Deposit Insurance Corporation (the "FDIC") as Receiver (the "Receiver") to handle all matters relating to the Failed Institution.

TO THE CREDITORS OF THE FAILED INSTITUTION

All **CREDITORS** having claims against the Failed Institution must submit their claims electronically or in writing, together with proof of the claims, to the Receiver **on or before February 5, 2025** (the "Claims Bar Date"). Claims can be submitted electronically via the Failed Bank Customer Service Center ("FBCSC") at <https://resolutions.fdic.gov/fbcsc/s/>. To submit a claim via mail, you can obtain an official Proof of Claim form and instructions at <https://www.fdic.gov/forms-and-documents/deposit-claims-asset-sales> or by emailing NonDepClaimsDal@fdic.gov. The completed Proof of Claim form and supporting documents can be submitted electronically through the FBCSC, emailed to NonDepClaimsDal@fdic.gov, or mailed to the following address:

FDIC as Receiver of
THE FIRST NATIONAL BANK OF LINDSAY
600 Pearl Street, Suite 700
Dallas, TX 75201
Attention: Non-Deposit Claims Agent

Under federal law 12 U.S.C. Section 1821(d)(5)(C), failure to file a claim on or before the Claims Bar Date will result in the Receiver disallowing the claim. The disallowance is final.

NOTE TO CLASS CLAIMANTS: By law, the Receiver will not accept a claim filed on behalf of a proposed class of individuals or entities or a class of individuals or entities certified by a court. **EACH** individual or entity must file a separate claim with the Receiver.

TO THE INSURED DEPOSITORS OF THE FAILED INSTITUTION

The FDIC, which insures your deposits in its corporate capacity, arranged for the transfer of your insured deposits at the Failed Institution to another insured depository institution, **First Bank & Trust Co., Duncan, OK** (the "New Institution"). This arrangement should minimize any inconvenience and disruption resulting from the closing of the Failed Institution.

For depositors with uninsured deposits, the FDIC will make 50 percent of your uninsured deposits available at First Bank & Trust Co., Duncan, OK on Monday, October 21, 2024. This amount could increase

as the FDIC sells the assets of the failed bank. The FDIC will notify you in a separate letter of the procedures governing the FDIC's payment of uninsured deposits or the need for additional information concerning your deposit account(s).

If you disagree with the FDIC's determination of your insurance coverage as represented by the account(s) made available at the New Institution, you may request a review of the FDIC's determination in the United States District Court where the Failed Institution was located. You must request this review no later than 60 days after the date of the letter advising you of your insurance coverage. Requesting a review will not prevent you from using the funds in your new account.

You may leave your deposits in the New Institution, but you must take action to claim ownership of your deposits. Under federal law (Unclaimed Deposits Amendments Act of 1993 (12 U.S.C. Section 1822(e)), you must claim ownership of your deposits at **First Bank & Trust Co.** within eighteen (18) months from the Closing Date, which is **April 20, 2026**. You may claim your deposits at **First Bank & Trust Co.** by taking any one of the following actions. If you have more than one deposit account, your action will automatically claim your deposits for all accounts.

1. Make a deposit to or withdrawal from your account(s), including writing a check on any account, automatic direct deposits, or automatic withdrawals.
2. Execute a new signature card on your account(s), enter into a new deposit agreement with the New Institution, change the ownership on your account(s), or renegotiate the terms of your certificate of deposit account(s).
3. Provide the New Institution with a completed change of address form.
4. Write to the New Institution at the address below and ask that your account(s) remain active. In your letter, include the type of the account(s): checking, savings, money market, etc., the account number(s), and the signature of an authorized signer on the account(s), with your name and address.

First Bank Trust & Co.
923 W Main Street
Duncan, OK 73533

Official Items issued by the Failed Institution, such as cashier's checks, dividend checks, interest checks, expense checks, and money orders are considered deposits and must also be claimed within 18 months from the Closing Date by cashing or depositing the official item.

If you do not claim ownership of your deposits at the New Institution by **April 20, 2026**, federal law requires these unclaimed deposits be transferred to the State's Unclaimed Property Division, according to your address listed with the Failed Institution. If your address is outside of the United States, the FDIC will deliver your deposits to the State in which the Failed Institution had its main office. **If the state accepts custody of your deposits, you will have ten years to claim your deposits from the State's Unclaimed Property Division according to the state's unclaimed property laws. If you do not claim your deposits from the state within the ten-year period, federal law prohibits you from claiming your deposits.**

If the State does not take custody of your deposits, after the 18-month period, you may claim your deposits from the FDIC until the receivership is terminated. A receivership can be terminated at any time. Once the receivership terminates, you will not be able to claim your deposits.

If you had a loan with the Failed Institution, and you would like to discuss offsetting your uninsured deposit(s) against the loan, please 'Submit a Question' through the FDIC FBCSC at <https://resolutions.fdic.gov/fbcsc/s/>.