July 8, 2016

Dear Customer:

On behalf of all of us at WestStar Bank – welcome! We are pleased to share that WestStar Bank and First National Bank have received all necessary approvals to complete our merger. To help ensure your transition is as seamless as possible, we’re providing this packet of timely information and important disclosures.

**WestStar Bank and First National Bank: Stronger Together**

In 2015, we embarked on a journey to merge two strong, well-respected community banks, each with great histories and reputations, into one of the premier community banking institutions in the region. For decades, both WestStar Bank and First National Bank (FNB) have been steadfast in providing superior customer service and have generously supported the communities in which we all live and work. Under the WestStar Bank name, that unwavering commitment will only grow stronger.

**What Becoming a WestStar Bank Customer Means to You**

Through our merger, we have the scale and ability to enable our customers to bank how they want and where they want: from their couch or office using our mobile banking solutions, or at any of our banking locations from Fabens, Texas to Las Cruces, New Mexico. Additionally, we now offer a full complement of products and services, including banking, wealth management, insurance, mortgage, and title. And, with a history of building long-term relationships with our customers, you can count on receiving superior personal service from our team of knowledgeable professionals.

**What Happens Next**

Having received regulatory approval, we are now working towards consolidating our technologies and operations. Our systems conversion is scheduled to occur the weekend of August 5-7, 2016, and will be complete on Monday, August 8, 2016, when we open FNB branches as WestStar Bank branches.

**We’re Here for You**

To guide you through the transition, we’ve enclosed several helpful materials. Please review this important information on how the conversion may impact you as we strive to better serve you. The materials include frequently asked questions (FAQs), and important information regarding how your debit card and electronic banking services will be affected. If you have questions that aren’t covered in this packet, please visit your local branch, or call (915) 779-7100 [before August 8] or (915) 532-1000 [beginning August 8], and we’ll be happy to speak with you.

In WestStar Bank we’re confident you’ll find us to be a financial institution that aligns with the values, mission, and service levels you’ve come to expect from First National Bank. We look forward to continuing to serve you for many years to come.

Sincerely,

L. Frederick Francis
Chairman

David W. Osborn
President