

## Prohibition on Unlawful Internet Gambling Notice

In compliance with the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA), and implementing regulations (Regulation GG), certain transactions are prohibited within your accounts. Farmers Bank and Trust is required to notify business accounts of this prohibition.

Unlawful internet gambling is defined in UIGEA as placing, receiving, or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable federal or state law in the state or tribal lands in which the bet or wager is initiated, received, or otherwise made.

Unlawful internet gambling transactions are prohibited from being processed through your account. We may block or reject such transactions. Further, we may block or close any account which we believe is in receipt of such transactions. Farmers Bank and Trust will not knowingly open accounts for individuals or businesses engaged in any internet gambling business.