

<http://www.MSCNews.net/news/index.cfm?nk=16191>

### Name Change for Falls City Bank

(Falls City) - A Falls City bank is changing its name.

The First National Bank and Trust Company has filed an application with the Nebraska Department of Banking and Finance to convert the bank from a National Bank Charter to a State Bank Charter, with a new name – F-and-M Bank.

F-and-M stands for Farmer's and Merchant's Bank. The name change is necessary, as the bank cannot use the word "national" if it switches from a national charter to a state charter.

Bank officials say that the bank's name is the only thing that will change. The ownership and personnel will remain the same. They say customers shouldn't notice many changes. Account numbers will remain the same, and electronic transactions will continue uninterrupted.

Officials say the bank will also continue to operate as a local independent bank, and not a branch of another bank. They expect the transition to become official later this year.

Customers with questions or concerns about the conversion can stop by or call the bank.

MSC News