

Welcome to First Mid!



April 28, 2026

An Important Message to our New Customers

Welcome to First Mid Bank & Trust (First Mid)! In October of last year, we were pleased to have reached an agreement with Two Rivers Financial Group, Inc. to merge Two Rivers Bank & Trust (Two Rivers) with First Mid, effective June 12, 2026, after the close of business. Just like Two Rivers, First Mid is dedicated to supporting each of our communities while providing you with the personal attention you expect and deserve.

During the weekend of June 12-15, 2026, we will complete the integration of Two Rivers bank accounts to the First Mid bank system. We're sending you the enclosed information to help ensure it's a seamless transition for you. **In the Customer Welcome Guide, you will find a timeline of events that will take place between now and June 15. Please review these important dates and times.**

The Customer Welcome Guide also contains important action items, answers to frequently asked questions, and a checklist of tasks that will help ensure you are ready for the migration of your account(s) from Two Rivers to First Mid. The enclosed "Understanding Your Deposit Account" booklet contains terms, conditions, and fees which will govern your deposit account(s) as of Monday, June 15. Please review the information carefully and keep for future reference.

The same banking professionals who have served your needs so well in the past will continue to assist you and will be available to ensure your concerns and questions are addressed quickly. All of us at First Mid are committed to making this transition as easy as possible.

Sincerely,

Joe Dively
Chairman & CEO
jdively@firstmid.com



www.firstmid.com

