

Moving Forward Together!



is becoming



Customer Welcome Guide



Inside this Welcome Guide are important dates you should know, answers to many frequently asked questions, and detailed information on personal and business products and services. Enclosed with the guide is also a booklet that contains the terms, conditions, and fees which will govern deposit account(s) as of Monday, June 15. Please review the information carefully and keep for future reference.

Throughout this document, please note **PLAN AHEAD** and **ACTION >** items that will help ensure a smoother transition.

All times referenced in this guide are Central Time (CT).

Welcome	1
What Will Change	
What Will Not Change	
New Locations & Hours, First Mid Network	2-3
Snapshot - Important Dates and Times	4
<hr/>	
Personal Banking FAQs and Important Details	5-13
ATM/Debit Cards	5
Checking Accounts	6
Savings, CDs, Money Markets, IRAs	7
Personal Loans & Home Mortgage Loans	8
Paper & Electronic Statements	8-9
Customer Support	9
Overdraft Protection	9
Additional Services	9
Direct Deposits, Automatic Transfers, Automatic Payments/Withdrawals	10
Personal Banking Services	11-12
Personal Readiness Checklist	13
<hr/>	
Business Banking FAQs and Important Details	14-25
ATM/Debit Cards	14
Checking Accounts	15
Savings, CDs, Money Markets	16
Commercial Loans	17
Paper & Electronic Statements	17
Customer Support	18
Overdraft Protection	18
Merchant Processing & Credit Cards	18
Additional Services	18
Direct Deposits, Automatic Transfers, Automatic Payments/Withdrawals	19
Small Business Banking Services	20-21
Commercial Banking & Treasury Management Services	22-24
Business Readiness Checklist	25

Please verify your contact information on file with Two Rivers is current and accurate

Contact information includes your preferred email address, phone number, and mailing address.

For questions about your account or any of our banking services:

Prior to Friday, June 12, 2026, please call Two Rivers Customer Support at 888-226-6063.

Beginning Monday, June 15, 2026, please call First Mid Customer Support Center at 877-888-5629.

La asistencia al cliente en español está disponible a pedido.

LETTER FROM THE CEO

April 28, 2026

Dear Valued Customer,

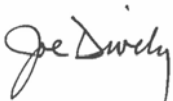
Earlier this year, we completed the merger of Two Rivers Financial Group (Two Rivers) with First Mid Bancshares, Inc. (First Mid) and the integration of Two Rivers Investments to First Mid Wealth Management and the Raymond James platform.

As we are now approaching the integration of Two Rivers Bank & Trust accounts to the First Mid Bank & Trust system, I want to personally welcome you to the First Mid family! Combining our strengths will enable us to keep pace with changes and digital demands in the banking landscape and bring you more options in the future for your banking needs.

Most importantly, like Two Rivers, First Mid is dedicated to providing you with exceptional service. You will continue to see many of the same banking professionals who have served your needs so well in the past. Together, our teams will assist you and will be available to ensure your concerns and questions are addressed as quickly as possible.

I personally thank you for being a valued customer. All of us at First Mid are committed to making this transition as easy as possible and I truly believe we are better together!

Sincerely,



Joe Dively, Chairman & CEO

First Mid Bank & Trust (known to many as “First Mid”) was established in 1865 and has grown to become a \$9.1 billion community-focused financial organization. We provide financial services including banking, insurance, wealth management, brokerage, and ag services through a network of locations in Illinois, Iowa, Missouri, Texas, Wisconsin, and a loan production office in Indiana.

Backed with a long history of strength and security, First Mid continues to provide innovative financial products and services designed to meet customers’ needs, while helping communities prosper and grow. In addition to maintaining the Bauer Financial Five Star rating and being a Financial Industries Top Workplace, we have also received other notable recognitions and awards over the years across our three lines of business.

WHAT WILL CHANGE

When will Two Rivers Bank & Trust (Two Rivers) become First Mid?

The scheduled date for system conversion is at close of business on Friday, June 12, 2026. To accommodate the conversion of banking accounts to First Mid, Two Rivers locations will close at the following times on June 12-13:

Date	Two Rivers Location	Closing Time
Friday, June 12	Ankeny Mediapolis Keokuk Concert West Point	4:00 p.m.
	Remaining Locations	Normal Time
Saturday, June 13	All Two Rivers Locations	Closed

Will I be able to bank at other First Mid locations?

Yes. You will be able to transact business at any First Mid location beginning Monday, June 15, 2026. To find all First Mid banking centers, visit www.firstmid.com.

WHAT WILL NOT CHANGE

Will my bank maintain a personal touch?

Absolutely! When you walk into your First Mid banking center, you will see many of the same familiar faces who have always greeted you. First Mid is dedicated to supporting the development and activities of each community while providing you with the personal attention you deserve.

Will bank hours remain the same?

Hours at the new First Mid locations will remain the same. *A list of the new locations and their hours can be found on page 2.*

Beginning Monday, June 15, 2026,
normal Customer Support hours will be:
Monday – Friday, 7:30 a.m. – 5:30 p.m. (CT)
Saturday, 8:00 a.m. – 1:00 p.m. (CT)
877-888-5629

*Immediately following conversion weekend,
Customer Support hours may be temporarily extended.*

Will there be any changes in bank services?

First Mid offers many of the same products and services offered by Two Rivers. First Mid offers traditional deposit and lending services along with a full line of wealth management services, agricultural services, and insurance.

Your checking and savings accounts will remain the same or be converted to comparable First Mid products. Information on the conversion of personal deposit accounts can be found on pages 6-7. Information on the conversion of business deposit accounts can be found on pages 15-16. To view other products offered by First Mid, visit our website at www.firstmid.com.



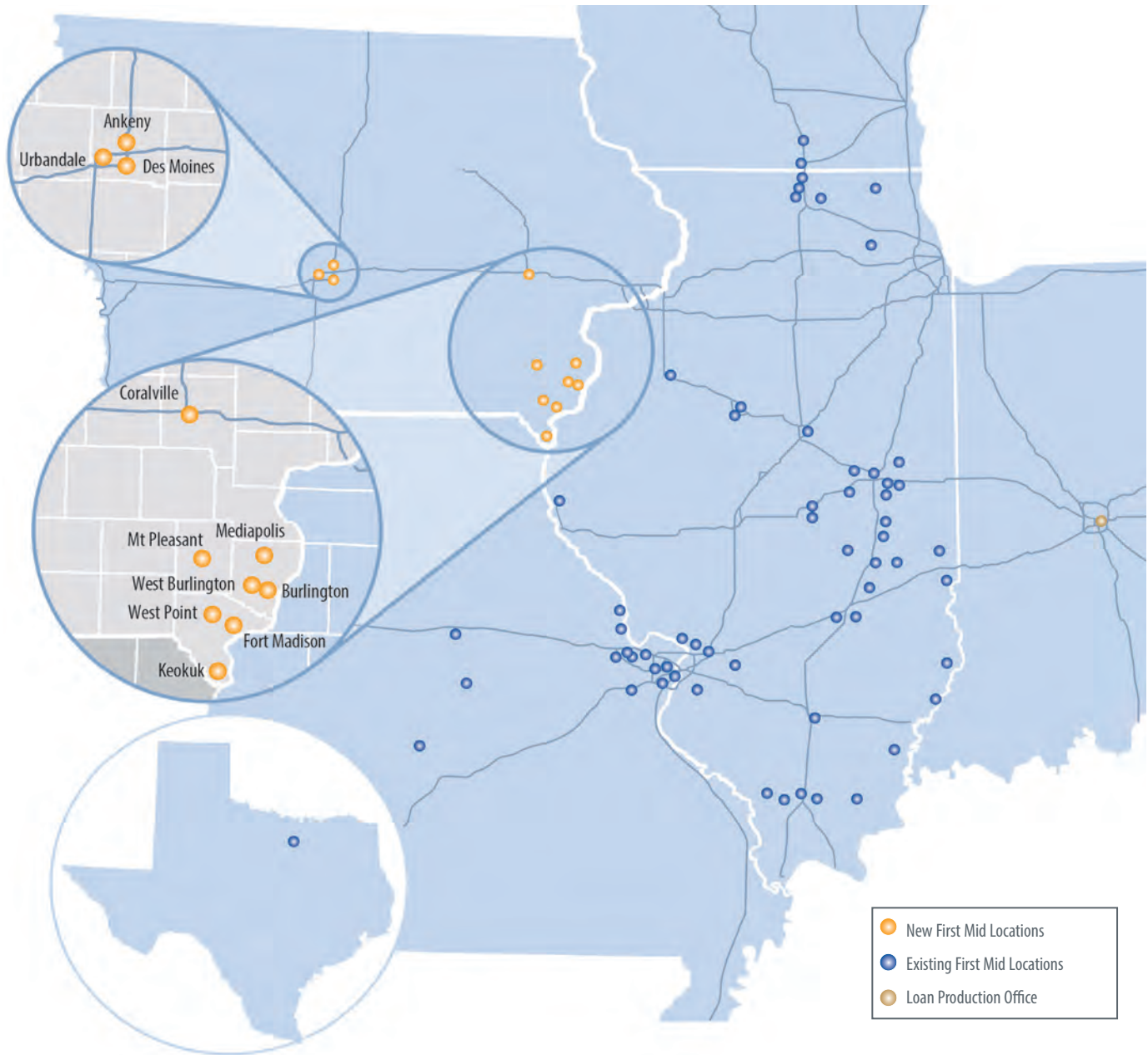
NEW FIRST MID LOCATIONS

Beginning Monday, June 15, 2026, all Two Rivers locations will operate as First Mid Bank & Trust and will maintain their current hours of operation.

Location	Lobby Hours	Drive Up Hours	Video Teller / ATM Hours
ANKENY 650 East 1st Street Ankeny, IA 50021 515-964-2265	Mon-Fri 9:00 am - 5:00 pm Saturday Closed	Mon-Fri 9:00 am - 5:00 pm Saturday Closed	Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
BURLINGTON - Main 222 N. Main Street Burlington, IA 52601 319-753-9100	Mon-Fri 9:00 am - 4:30 pm Saturday Closed		Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
BURLINGTON - Roosevelt 909 S. Roosevelt Avenue Burlington, IA 52601 319-753-9178	Mon-Fri 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm	Mon-Thur 8:00 am - 5:00 pm Friday 8:00 am - 6:00 pm Saturday 9:00 am - 12:00 pm	Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
CORALVILLE 3292 Ridgeway Drive, Suite A Coralville, IA 52241 319-358-3520	Mon-Fri 9:00 am - 5:00 pm Saturday Closed	Mon-Fri 9:00 am - 5:00 pm Saturday Closed	Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
DES MOINES 3025 Ingersoll Avenue Des Moines, IA 50312 515-222-4300	Mon-Fri 9:00 am - 5:00 pm Saturday Closed		Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
FORT MADISON - Ave L 2501 Avenue L Fort Madison, IA 52627 319-372-2218		Mon-Thur 8:30 am - 4:30 pm Friday 8:30 am - 5:00 pm Saturday Closed	<i>ATM - 24 Hours/Day</i>
FORT MADISON - Ave F 801 Avenue F Fort Madison, IA 52627 319-372-2243	Mon-Thur 9:00 am - 4:30 pm Friday 9:00 am - 5:00 pm Saturday Closed	Mon-Thur 8:30 am - 4:30 pm Friday 8:30 am - 5:00 pm Saturday 9:00 am - 12:00 pm	<i>ATM - 24 Hours/Day</i>
KEOKUK - Boulevard 115 Boulevard Road Keokuk, IA 52632 319-524-0739	Mon-Fri 9:00 am - 5:00 pm Saturday 9:00 am - 12:00 pm	Mon-Fri 9:00 am - 5:00 pm Saturday 9:00 am - 12:00 pm	<i>ATM - 24 Hours/Day</i>
KEOKUK - Concert 320 Concert Street Keokuk, IA 52632 319-524-6921	Mon-Fri 9:00 am - 5:00 pm Saturday Closed	Mon-Fri 9:00 am - 5:00 pm Saturday Closed	Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
MEDIAPOLIS 105 Main Street Mediapolis, IA 52637 319-394-9620	Mon-Fri 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm	Mon-Fri 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm	Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
MT. PLEASANT 100 W. Washington Street Mt. Pleasant, IA 52641 319-385-9054	Mon-Fri 9:00 am - 4:30 pm Saturday Closed	Mon-Fri 9:00 am - 4:30 pm Saturday 9:00 am - 12:00 pm	Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
URBANDALE 11881 Hickman Road, Suite 100 Urbandale, IA 50323 515-223-3500	Mon-Fri 9:00 am - 5:00 pm Saturday Closed		Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
WEST BURLINGTON 1066 S. Gear Avenue West Burlington, IA 52655 319-753-9166	Mon-Fri 9:00 am - 4:30 pm Saturday Closed	Mon-Thur 8:00 am - 5:00 pm Friday 8:00 am - 6:00 pm Saturday 9:00 am - 12:00 pm	Mon-Thur 7:30 am - 5:30 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 12:00 pm <i>ATM - 24 Hours/Day</i>
WEST POINT 504 Avenue D West Point, IA 52656 319-837-6262	Mon-Thur 9:00 am - 4:30 pm Friday 9:00 am - 5:00 pm Saturday Closed	Mon-Thur 8:30 am - 4:30 pm Friday 8:30 am - 5:00 pm Saturday Closed	<i>ATM - 24 Hours/Day</i>

FIRST MID NETWORK

As a First Mid account holder, you will be able to bank at any First Mid banking center in Illinois, Iowa, Missouri, Texas, and Wisconsin. To find all First Mid banking centers and ATMs near you, visit: firstmid.com/locations



OBSERVED HOLIDAYS

All First Mid locations and our Customer Support Center are closed on the following holidays:

- | | |
|-----------------------------|-------------------------------|
| New Year's Day | Columbus Day |
| Martin Luther King, Jr. Day | Veterans Day |
| Presidents' Day | Thanksgiving Day |
| Memorial Day | Christmas Eve – Close at noon |
| Juneteenth | Christmas Day |
| Independence Day | New Year's Eve-Close at noon |
| Labor Day | |

We are excited about bringing your accounts onto First Mid systems and merging our banks as one, but we also understand that change can raise questions and concerns. To make the transition a smoother process, we've gathered the important dates and times you should be aware of. Rest assured, we are here to help and answer your questions along the way.

Monday, March 9 ● Two Rivers Investment Services converted to First Mid Wealth Management and the Raymond James Platform.

Now - Friday, June 12 ○ Continue banking as you normally do.

- **ACTION >** Verify Two Rivers has your updated contact information on file, including your mailing address, email address, and phone number.
- **ACTION >** Visit www.firstmid.com/tworivers to view conversion information online. Don't forget to also bookmark www.firstmid.com in your web browser.
- **ACTION >** Add communications@firstmid.com & communications@firstmid.ccsend.com to your email contacts to ensure our emails land in your inbox.
- **ACTION >** **If you currently have a Two Rivers debit card, watch for your new First Mid debit card and activation instructions to arrive in the mail around the end of May.**
Two Rivers ATMs/ITMs will be converted to First Mid prior to June 15. Once converted, both deposits and check cashing will be temporarily unavailable. ATM deposit capability will resume on June 15, while ITM deposit and check cashing will be available at a later date.
- **ACTION >** Print or archive any Two Rivers eStatements, check copies, transaction documents, etc. for your files. If you use an accounting platform, such as QuickBooks®, you should also download your transaction history prior to June 12.

Thursday, June 11 ○ **PLAN AHEAD** **Effective 4:00 p.m. (CT)**

- Bill Pay will no longer be available through Two Rivers.

Friday, June 12 ○ **PLAN AHEAD** **Two Rivers locations will close at the following times and remain closed for the weekend:**

- Ankeny, Mediapolis, Keokuk Concert, and West Point will close at 4:00 p.m. (CT)
- All other Two Rivers locations and Customer Support will close at their normal Friday times.

Effective 4:00 p.m. (CT)

- Online banking, mobile banking, and telephone banking will no longer be available through Two Rivers, including the ability to log in to your account and utilize mobile deposits, Zelle®, internal transfers, etc.

Saturday, June 13 ○ **PLAN AHEAD** **All Two Rivers locations and Customer Support will be closed on Saturday, June 13.**

Monday, June 15 ○ **Two Rivers banking locations will reopen as First Mid.**

Beginning 7:30 a.m. (CT)

- First Mid Customer Support will be available at 877-888-5629 or through live chat at firstmid.com.

Beginning 8:00 a.m. (CT)

- **ACTION >** You may now sign in to First Mid Online and Mobile Banking.
- **ACTION >** Your Two Rivers debit card will no longer be active and should be destroyed. Activate and begin using your new First Mid debit card.

Saturday, October 31 ○ Two Rivers Trust and Retirement Services will convert to First Mid Wealth Management. *Additional information will be provided at a later date if you utilize these services.*



Navigating changes in your personal banking accounts.

On pages 5-12, you'll find information to help you navigate the migration of your personal accounts from Two Rivers to First Mid. There are answers to many frequently asked questions, information about the conversion of Two Rivers deposit accounts to a comparable First Mid account, and important details about debit cards, electronic transactions, and digital banking services. **You will also find a readiness checklist on page 13 that includes actions you should take to ensure a smooth transition of your personal accounts to First Mid.**

COMMONLY ASKED QUESTIONS

Will there be any impact to transactions on my account during conversion weekend?

Direct deposits and internal transfers made through close of business on Friday, June 12 will process as normal. Any transactions made after the close of business will process and post on Monday, June 15.

Will any of my account numbers change?

Most checking, savings, IRA, certificate of deposit, and loan account numbers will remain the same, but some will change. *If your account number is changing, you will receive a separate personal notification.*

Will the bank's routing number change?

Yes. It's important to note that the routing number (the nine digit number that identifies a financial institution) will change.

- ACTION >** Between June 15 - December 31, 2026, if you receive direct deposits or have automatic payments/withdrawals on your account that were originated by another financial institution, you will need to update the routing number information with the originating company.

First Mid's Routing Number is:
071102076

ATM/DEBIT CARDS

Will I receive a new debit card and/or ATM card?

Yes, if you currently have a debit card with Two Rivers.



You should receive your new First Mid debit card and activation instructions around the end of May. For security purposes, your new First Mid debit card will arrive in a plain white envelope that does not say First Mid or Two Rivers.

- ACTION >** Beginning June 15, 2026, activate your First Mid card and set a PIN by calling 800-290-7893. Once the initial PIN is selected, you can always change it in person at any First Mid ATM or banking center, or by calling 800-290-7893.

Please do not attempt to activate or use your new First Mid card prior to 8:00 a.m. (CT) on June 15; continue to use your Two Rivers card until that time. As soon as you begin using your new First Mid card, you should destroy your Two Rivers card.

- ACTION >** If you have automatic payments on your Two Rivers card or have your card information on file with merchants, you may update your information after 8:00 a.m. (CT) on June 15. For automatic payments, be sure to contact your merchants and update your card number and expiration date **before your next scheduled payment**; thereafter, First Mid will automatically update your card information.

If you have not used your Two Rivers card in the past 12 months, you will not receive a new card. If you would like a First Mid debit card, please visit your local First Mid branch after June 15.

If you have multiple accounts and more than one debit card, remove the card from the mailer to find the last four digits of the account number tied to that card. You may also contact your local banking center to verify, if needed.

Will ATMs and Video Tellers (ITMs) be available the weekend of June 12-14?

ATMs will be available the weekend of June 12-14. However, once an ATM/ITM is converted to First Mid, deposits and check cashing will be temporarily unavailable. ATM deposit capability will resume on June 15, while ITM deposit and check cashing will be available at a later date. Signs will be posted on converted ATMs/ITMs communicating the limited services prior to June 15.

Will my ATM/purchase limits change on my debit card?

Yes, most debit card limits will change. Standard card limits are as follows:

- ATM daily limit: \$510
- POS (Point-of-Sale) daily limit: \$2,500

Limits for minors (must be 15)

- ATM daily limit: \$110
- POS (Point-of-Sale) daily limit: \$200

Are there withdrawal limits on First Mid ATMs?

For security purposes, the maximum amount that may typically be withdrawn in a single transaction from a First Mid ATM is \$500.

Will I be charged when using a non-First Mid ATM?

Please note that if you use a non-First Mid ATM, you may be charged a surcharge by the ATM owner and a \$1.00 foreign ATM fee from First Mid.

Will I still receive debit card alerts?

- ACTION >** Beginning June 15, you will need to set up new debit card alerts using the card management features within First Mid online or mobile banking.

Card management features allow you to turn your card off/on as needed and set alerts.

CHECKING ACCOUNTS

Will my checking account number change?

Most account numbers will remain the same, but some will change. You will receive a separate personal notification with your new account number if it changes.

Can I still use my present supply of checks?

Unless you have been notified by letter with specific instructions that your account number will change, you may continue to use your Two Rivers checks through December 31, 2026. If you need to re-order checks, visit your local First Mid banking center or call the Customer Support Center at 877-888-5629.

If you are notified that your account number is changing, you will receive a complimentary supply of checks with your new account information.

ACTION > If you currently order checks from a vendor other than Harland Clarke, you will need to provide them with your account number and First Mid's routing number, **071102076**. Your local banking center can assist you with this.

Will my new checking account come with any additional benefits?

Yes. First Mid's checking accounts come with many features such as a Visa® debit card, online banking, online bill pay, Zelle®, and mobile banking with mobile deposits.

If you would like to switch your checking account after June 15, 2026, you may learn more about our checking options by visiting www.firstmid.com or your local First Mid banking center.

This table shows how your current checking account will migrate to a First Mid product. If you wish to change your account after June 15, 2026, you may visit your local First Mid banking center, or call Customer Support at 877-888-5629.

PERSONAL CHECKING	
Two Rivers Account	New First Mid Account
Essential Checking Direct Interest Checking Free Checking TR Cash Back Checking Interest Checking	Essential Checking <ul style="list-style-type: none"> • \$50 minimum opening deposit • Unlimited check writing • VISA® debit card - compatible with Apple Pay®, Fit Bit Pay, Google Pay, and Samsung Pay In Online & Mobile Banking ¹ <ul style="list-style-type: none"> • Free eStatements available • Send/receive money with Zelle®, pay bills², make mobile deposits with a smartphone • Build and monitor your credit with Credit Score feature Fees: \$0 monthly maintenance fee \$5.00 paper statement fee per statement cycle - <i>sign up for eStatements during the first statement cycle to avoid the paper statement fee. See eStatement details on page 8. Statements will not include transaction item images. Images can be viewed in transaction activity in online banking.</i>
Preferred+ Checking <div style="border: 1px solid blue; border-radius: 15px; background-color: #0056b3; color: white; padding: 5px; text-align: center;"> You will receive a separate mailing with complete details on your Additional Benefits. </div>	Benefits Checking - Receive all the features of Essential Checking, plus these Additional Benefits: ³ <ul style="list-style-type: none"> • Identity Theft Support, with: <ul style="list-style-type: none"> • Identity Theft Resolution Services • CyberRecover • Identity Monitoring and Dark Web Monitoring • Financial Wellness 360° • Cellphone Protection • Shopping Rewards • Telehealth • Travel & Leisure Discounts • 24/7 Roadside Assistance • eVets Fees: \$8.00 monthly maintenance fee - <i>waived when you maintain a \$2,500 daily minimum balance in your Benefits Checking account or maintain \$25,000 in total deposits with First Mid during a statement cycle, including this account.</i> \$2.00 paper statement fee per statement cycle, <i>waived for those age 50 and older, sign up for eStatements during the first statement cycle to avoid the paper statement fee. See eStatement details on page 8.</i>
Loyalty 60+ Interest Checking Premier Rewards Checking Premium Interest Checking 50+ Interest Checking WOW! Checking BIG Account <div style="border: 1px solid blue; border-radius: 15px; background-color: #0056b3; color: white; padding: 5px; text-align: center;"> You will receive a separate mailing with complete details on your Additional Benefits. </div>	Benefits with Interest Checking - Receive all features and benefits of Benefits Checking, plus earn interest ⁴ based on the following tiers: <ul style="list-style-type: none"> • \$0.01 - \$24,999.99 • \$25,000 + Fees: \$10.00 monthly maintenance fee - <i>waived when you maintain a \$5,000 daily minimum balance in your Benefits Checking account or maintain \$50,000 in total deposits with First Mid during a statement cycle, including this account.</i> \$2.00 paper statement fee per statement cycle - <i>waived for those age 50 and older, or sign up for eStatements during the first statement cycle to avoid the paper statement fee. See eStatement details on page 8.</i>
Full account details may be found on the enclosed one-page document, Truth In Savings Addendum . If you have questions regarding your new account, contact First Mid Customer Support after June 15, 2026.	

1. Message and data rates may apply. 2. Inactive Bill Pay accounts will be closed after 90 days. 3. Terms and conditions apply. Some benefits require registration/activation. Please speak with a First Mid Bank & Trust representative for complete details. 4. Interest begins to accrue on the business day you make your deposit. Interest is compounded and credited to your account monthly. At our discretion, your interest rate and Annual Percentage Yield may change at any time. You will not receive interest accrued on your account in the month you close the account. We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

SAVINGS, MONEY MARKETS, CDs, IRAs

Information in this section applies only to accounts with the bank and is not applicable to CDs or IRAs with Wealth Management.

Will my account number change?

Most account numbers will remain the same, but a few will change. You will receive a separate personal notification with your new account number if it changes.

Will my account be covered by FDIC insurance?

Coverage by the FDIC will remain in effect for your funds on deposit as per current Federal guidelines. Presently, each depositor is insured to at least \$250,000, an amount that may be higher based on multiple account ownership categories. You can determine your FDIC coverage by using the FDIC's helpful online tool at www.fdic.gov/edie/.

Will the interest rate I am earning on my Certificate of Deposit change?

Your current interest rate is guaranteed to maturity on your Certificate of Deposit account.

What happens to my interest payments on my CDs and IRAs?

- If interest is currently posted to your CD and/or IRA, this will continue.
- If interest currently transfers to a Two Rivers deposit account, this will continue to your First Mid account.

- If interest currently transfers to another financial institution, this process will remain the same.
- If interest is currently received by check, this will be discontinued and interest will be posted back to the CD or IRA.

If you would like to make any changes to how your interest payment is distributed, please contact your local First Mid banking center after June 15, 2026 or contact Two Rivers to make changes prior to June 15, 2026.

Will First Mid become the custodian of my IRA?

First Mid will become the new custodian of all IRA plans as of the close of business on June 12, 2026. These plans include Traditional, Roth, SEP, Beneficiary, and Educational IRAs. If you have questions regarding your IRA plan, please contact your local banking center.

Tax Reporting for your IRA

For 2026, you will receive tax forms as required by the IRS from First Mid.

Required Minimum Distributions

If you need to take a Required Minimum Distribution (RMD), please remember you must do so prior to December 31, 2026.

For 2026, you will not receive any additional reminders from either Two Rivers or First Mid for RMD.

If you currently have an automatic distribution set up, these will continue. If you wish to set up an automatic distribution of your RMD, please visit any First Mid banking center.

This table shows how your current savings account will migrate to a First Mid product. If you wish to change your account after June 15, 2026, you may visit your local First Mid banking center, or call Customer Support at 877-888-5629.

PERSONAL SAVINGS & MONEY MARKET	
Two Rivers Bank Account	New First Mid Account
Regular Savings - Personal Junior Banking Savings Christmas Club Personal Savings WOW! Saver Bulldog Saver - you will receive additional communication	Savings Account <ul style="list-style-type: none"> • \$50 minimum opening deposit • Earns Interest ¹ with no stated tiers • Free eStatements available in online and mobile banking Fees: \$0 monthly maintenance fee \$2.00 paper statement fee per statement cycle - waived for Bulldog Savers and for those age 50 and older, or sign up for eStatements during the first statement cycle to avoid the paper statement fee. See eStatement details on page 8.
Personal Money Market Companion Savings - Personal Limited Edition - Personal	Money Market Account <ul style="list-style-type: none"> • \$50 minimum opening deposit • Tiered interest ¹ based on the following tiers: <ul style="list-style-type: none"> • \$0.01 - \$4,999.99 ; \$5,000 - \$24,999.99 ; \$25,000 - \$49,999.99 ; \$50,000 + • Free eStatements available in online and mobile banking • Check-writing capability • ATM access with a Money Market debit card Fees: \$10 monthly maintenance fee - waived by maintaining \$5,000 daily minimum balance in the account during the statement cycle \$2.00 paper statement fee per statement cycle - waived for those age 50 and older, or sign up for eStatements during the first statement cycle to avoid the paper statement fee. See eStatement details on page 8.
IRA Savings Account	3 Month Certificate of Deposit Account <ul style="list-style-type: none"> • Earns Interest ¹ with no stated tiers • New maturity date and disclosures will be sent in a separate communication.

Full account details may be found in the enclosed document, "Understanding Your Deposit Account".
If you have questions regarding your new account, contact First Mid Customer Support after June 15, 2026.

1. Interest begins to accrue on the business day you make your deposit. Interest is compounded and credited to your account monthly. At our discretion, your interest rate and Annual Percentage Yield may change at any time. You will not receive interest accrued on your account in the month you close the account. We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

PERSONAL LOANS & HOME MORTGAGE LOANS

Will the terms of my loan change?

The loan terms remain unchanged until maturity or modification for all loans, unless you are notified of a specific change with your loan.

Home Mortgage Loans

For information regarding your home mortgage loan, you will receive a separate detailed welcome letter from our Mortgage Loan Servicing Center on or around May 28, 2026. The welcome letter will contain information about your loan number and how to make your mortgage loan payment via mail, bill payment, automatic payment program, online banking, or in person at any First Mid banking center.

Home Equity Line of Credit (HELOC)

Can I still use my present supply of HELOC checks?

Unless you have been notified by letter with specific instructions that your account number will change, you may continue to use your Two Rivers checks through December 31, 2026. As you need to re-order checks, visit your local First Mid banking center or call the Customer Support Center at 877-888-5629.

If your HELOC account number is changing and you need updated checks, please contact your local banking center.

- ACTION >** If you currently order checks from a vendor other than Harland Clarke, you will need to provide your account number and First Mid's routing number. Your local banking center can assist you with this.

First Mid's Routing Number is:
071102076

Who should I contact for inquiries about my existing loan, after June 15, 2026?

For questions pertaining to payment processing, insurance, or obtaining payoff quotes, please contact one of our Servicing Centers specific to your loan.

Consumer Loan Servicing: 833-454-1384

Home Equity Line of Credit Loan Servicing: 833-454-1384

Mortgage Loan Servicing: As provided in your Mortgage Welcome Letter

Will I see a change in my credit report during conversion?

During the conversion, Two Rivers is obligated to report your loan as transferred to another institution with a zero balance. Post conversion, your loan will appear on your credit report as a First Mid loan, showing the current balance. It's important to note

that this reporting change specifically pertains to loans currently reported to the credit bureau. Consequently, third-party credit monitoring services may record a temporary decrease in your credit score. For an accurate credit score, you should request it through one of the three major credit bureaus (TransUnion, Experian, Equifax).

ACTION > Important Notices Regarding Loan Payments:

All loan payments must be accompanied by the account number or payment notice provided. Please note that if you receive notices or statements, they may arrive on a different day of the month. Loan payments can be made in person at any of our First Mid banking centers or through Online Banking at www.firstmid.com.

Payments may also be mailed to the address listed on your new notice or: First Mid Bank & Trust, P.O. Box 499, Mattoon, IL 61938

Normal hours of operation for receiving loan payments are:

9:00 a.m. – 5:00 p.m. (CT)

Monday – Friday, *except bank holidays*

A list of holidays can be found on page 3.

All other payments received will be credited as of the next loan operations business day or as otherwise permitted by law.

Please review your account address information to ensure all loan notices/statements are received.

For Home Mortgage Loan payments, please refer to the Mortgage Welcome Letter you receive on or around May 28, 2026.

Late Charges and Notice Statements

Effective June 15, 2026, you will notice a change in the way late charges are presented on your notices/statements. Late charges, if applicable, will now be prominently displayed on your regular billing notices/statements. This enhancement aims to provide you with clearer visibility into the outstanding late charges that may have been incurred.

In addition to the total of all late charges being presented on your notices/statements, any excess amount you pay towards your loan account payment will be utilized to satisfy any outstanding late charges before being applied to the principal balance.



PAPER & ELECTRONIC STATEMENTS

Paper Statements

If you currently receive a paper statement with Two Rivers, you will continue to receive a paper statement. *If you would like the convenience of an electronic statement, you can enroll through the First Mid Online Banking platform starting Monday, June 15, 2026.*

Electronic Statements

If you receive eStatements on your deposit account or loan with Two Rivers, you will automatically be enrolled in eStatements with First Mid. *Please verify your email address within your First Mid Online Banking account.*

Statement Date & Frequency

Your personal checking and savings account statement cycle will remain the same or be as close to your current cycle as possible.

Money Market accounts will have an end-of-month cycle. Loan notices/statements may arrive on a different day of the month. If you have any questions regarding your statement cycle, please contact Customer Support at 877-888-5629.

Checking accounts receive monthly statements. Savings accounts will receive quarterly statements unless you currently receive monthly statements, but current account balances may be viewed within Online Banking.



CUSTOMER SUPPORT

Account Information After Hours

First Mid offers access to your account information 24 hours a day, seven days a week through Online, Mobile, and Telephone Banking. Online Banking is available at www.firstmid.com or through our Mobile Banking app. Telephone Banking is available toll-free at 800-500-6085. You may also use an ATM to obtain balance information.

Telephone Banking Access

Beginning June 15, 2026, call 800-500-6085 and follow the prompts, using your current Two Rivers telephone banking PIN. For more information on our Telephone Banking service, visit www.firstmid.com.

Customer Support

For additional assistance, you can speak to the employees at your banking center or visit us on the web at www.firstmid.com, or call our Customer Support Center during business hours.

Customer Support Center Hours:

Mon-Fri, 7:30 a.m. – 5:30 p.m. (CT) / Sat, 8:00 a.m. – 1:00 p.m. (CT)

877-888-5629

Immediately following conversion weekend, Customer Support hours may be temporarily extended.

OVERDRAFT PROTECTION

Existing Overdraft Protection Transfers

If you have overdraft protection transfers to your checking account from your savings or other deposit account with Two Rivers, those will remain in effect.

Checking Account Overdraft Lines of Credit

If you have an overdraft line of credit with Two Rivers, your line of credit will transfer to the First Mid Overdraft Protection product and you will receive a separate communication regarding this change. Please note that your new statement may arrive on a different day of the month.

Additional Overdraft Protection

First Mid offers overdraft protection on checking accounts that qualify. You may contact Overdraft Support at 866-888-7968 after June 15, 2026 for details on your available options.

ADDITIONAL SERVICES

Credit Cards

If you currently have a credit card through Two Rivers, those accounts will not be converted to First Mid and they will remain active and there will be no changes.

Final Statements

Checking and savings accounts will receive a final paper statement for transactions through June 12, 2026 from Two Rivers (*even if you normally receive eStatements*).

Certificates of Deposit will receive a year-end statement from First Mid.

Transaction Type	Cut-Off Times ALL TIMES ARE CENTRAL	
	Two Rivers	First Mid
Branch Deposits	Close of Business	Close of Business
Mobile Deposits	3:30 p.m.	4:00 p.m.
Wires - Incoming & Outgoing	3:15 p.m.	4:00 p.m.
Bill Pay	2:00 p.m.	9:00 p.m.
Zelle®	9:00 p.m.	9:00 p.m.
External Transfers	NA	3:30 p.m.
ATM	4:00 p.m.	5:00 p.m.
Video Teller (ITM)	Mon-Thurs 5:30 p.m. Friday 6:00 p.m.	
No transactions are processed on Saturdays, Sundays, or bank holidays. <i>Items received after cut-off times will be processed and posted to the account the next business day.</i>		

Stop Payments

Stop payments associated with funds coming out of your account (debit) will remain in effect. If a deposit posts to your account that you did not authorize or you wanted stopped, please contact your First Mid banking center and we will assist you in returning the item.

Stop payment requests on HELOC checks can not be initiated with First Mid.

2026 Year-End Tax Forms

You will receive 2026 tax forms from First Mid for activity that occurs in 2026 if the amount exceeds the minimum reportable required by the IRS.

Safe Deposit Boxes

If you have a safe deposit box at Two Rivers, you do not have to do anything to move your box lease to First Mid. Your box will automatically be converted to our system. Safe deposit box annual billing notices are mailed 30 days prior to the due date with a 25-day grace period. A late fee of 10% of the rent amount applies to payments made 25 days or more after their due date. Drilling the box and lost key fees are a flat fee. Safe deposit boxes are not FDIC insured.

More than Banking

In addition to banking services, First Mid brings an expanded range of offerings including investments, trust services, insurance, farm management, and farmland sales.* Staff at your local banking center will have a network of First Mid employees who can assist with these additional services.

* Investment, trust, insurance, farm management, and farmland sales products and services are not deposits, obligations or guaranteed by the bank; not insured by the FDIC or any other governmental agency, are not guaranteed, and may lose value.

DIRECT DEPOSITS, AUTOMATIC TRANSFERS, AUTOMATIC PAYMENTS/WITHDRAWALS

Direct Deposits

Pre-authorized deposit transactions that were established outside of Online Banking will continue through December 31, 2026 unless you are notified in a separate communication that your account number is changing. Please be aware that any transactions relying on old account information may be delayed. *These might include transactions such as payroll deposits and Social Security deposits.*

- ACTION >** Please verify on your statement and/or through Online Banking that all direct deposits you are expecting have processed to your account.
- ACTION >** Between June 15 - December 31, 2026, contact each vendor initiating a direct deposit to update your information with First Mid's routing number and your account number.

If you have been notified that your account number is changing, please refer to your notification letter for more information.

Contact the Customer Support Center at 877-888-5629 or your local First Mid banking center if you need assistance.

Automatic Transfers Between Deposit Accounts

- ACTION >** Any automatic transfers you currently have set up between your accounts at Two Rivers will need to be re-established on your First Mid accounts after conversion.

Automatic Payments/Withdrawals

All pre-authorized payment/withdrawal transactions will need to be updated after conversion, using the First Mid routing number. Please be aware that any transactions relying on old account information may be delayed. *These might include transactions such as utility payments and credit card payments. For information on automatic loan payments, see next question.*

- ACTION >** Please verify on your statement and/or through Online Banking that all automatic payments/withdrawals you are expecting have processed to your account.
- ACTION >** Between June 15 - December 31, 2026, you should contact each vendor initiating an automatic payment/withdrawal to update your information with First Mid's routing number and your account number.

First Mid's Routing Number is:
071102076

Any automatic payment/withdrawal or direct deposit currently established on your Two Rivers account should be updated with First Mid information. **You should update your information with each sender to ensure no disruption in transactions occurs.** *Notification of this change will be communicated to the sender of these transactions; however, most companies require you to contact them directly and provide authorization to make this type of change.*

Automatic Home Mortgage Loan Payments

- ACTION >** If you have an automatic payment on your home mortgage loan, you will need to re-establish your automatic payment. *Please watch for your Mortgage Loan Welcome Letter on or around May 28, 2026 with details.*

Automatic Loan Payments

If you have a pre-authorized payment on your loan, you will need to re-establish your payment information, including First Mid's routing number, under the following circumstances:

- A transfer that originates from another Financial Institution
 - A transfer through online banking, including those set up through Two Rivers
 - Payments set up through a bill pay service at another Financial Institution
 - Payments currently set up as a transfer from your Two Rivers deposit account
 - Payments automatically originated through Two Rivers from a deposit account at another Financial Institution
- ACTION >** Please update your payment information through the originating source after **June 12, 2026** but prior to the next payment due date to:

First Mid Bank & Trust
PO Box 499
Mattoon, IL 61938
First Mid Routing Number: **071102076**

Note: If your loan number is changing, you will receive a separate notification with your new loan number. If you receive notification that your loan number is changing, you would also need to change the loan number in the situations listed above.

- ACTION >** Please verify all automatic loan payments you are expecting have processed to your account. If you have been notified that your account number is changing, please refer to your notification letter for more information.

PERSONAL BANKING SERVICES

Personal/Retail Online Banking

Account Access

PLAN AHEAD You may continue to access your Online Banking through Two Rivers until 4:00 p.m. (CT) on Friday, June 12, 2026. Scheduled transactions made prior to 4:00 p.m. will be processed as normal. After 4:00 p.m. (CT), Online and Telephone Banking will be inaccessible and you will no longer be able to transact on your Two Rivers account. Mobile Banking and Mobile Deposits will no longer be available after 4:00 p.m. (CT).

Print or archive Two Rivers eStatements, check copies, transaction documents, etc. This must be completed before 4:00 p.m. (CT) on Friday, June 12, 2026.

ACTION > Beginning on Monday, June 15, 2026, you will use your Two Rivers User ID and password to log in to the Personal Online Banking portal through the First Mid website at www.firstmid.com. If you do not remember your current online banking password, you may also click "forgot password" and follow the prompts to reset your password.

Personal/Retail Mobile Banking

First Mid offers Mobile Banking for personal accounts.

ACTION > If you are currently enrolled in Mobile Banking with Two Rivers, you will need to download the First Mid Bank & Trust mobile app beginning June 15, 2026. You will use your Two Rivers User ID and password to log in. Scan this code to download the First Mid Mobile App.



Mobile Deposit

First Mid does offer a mobile deposit solution through the mobile banking app for personal accounts. Mobile deposits made before 4:00 p.m. (CT) will be processed within the same day. Any mobile deposit submitted after 4:00 p.m. (CT) will be processed the next business day. Mobile deposit funds are generally posted to accounts in realtime.

Note: Some mobile deposits may experience delayed availability if the bank deems further verification is needed. If a mobile deposit is delayed you will receive a notification via postal mail notifying you of the delay in availability.

Telephone Banking

First Mid offers a Telephone Banking Solution.

ACTION > If you currently use Telephone Banking with Two Rivers, you will have to re-establish your profile with First Mid. As of June 15, 2026, you may call 800-500-6085 and follow the prompts. The first time you use telephone banking, enter your current Two Rivers telephone banking PIN.

Online Banking Money Movement

First Mid offers solutions to transfer money to another Financial Institution, send money to a friend, and pay bills all in one place. These requests can be completed through Online Banking Transfers, External Transfers, Zelle®, or Bill Pay. The solution to be used will depend on the purpose of the transfer. If you have questions or would like clarification on these options, please reach out to Customer Support at 877-888-5629.

Account Transfers

ACTION > Any scheduled or recurring transfers currently set up through Online Banking with Two Rivers will need to be re-established after conversion.

PLAN AHEAD Transfers will not be completed over conversion weekend, after 4:00 p.m. on June 12th and will need to be re-established.

Bill Pay

ACTION > If you are currently utilizing the Two Rivers Bill Pay system, access to the system will end at 4:00 p.m. (CT) on Thursday, June 11, 2026. **We highly recommend that you print your Two Rivers Bill Pay history, payees, and recurring payment information prior to June 11, 2026 to validate information converted from Two Rivers to the First Mid system.**

Scheduled and recurring payments will be automatically converted to the First Mid system. However, if you receive electronic bills within Bill Pay, you will need to re-establish those in the First Mid system.

PLAN AHEAD Please take into consideration that your first payments within Bill Pay will be processed as a paper check, regardless of what payment method you select. The First Mid system must verify all new accounts and subscribers. If you need further information, please contact Customer Support at 877-888-5629.

If you are not currently enrolled for Bill Pay and would be interested in having the service, you can enroll for Bill Pay through the First Mid Online Banking platform starting June 15, 2026.

Notifications and Alerts

First Mid offers a variety of account alerts that may be set up within the Online Banking platform. These can be sent via email, push alert, or text message (SMS). If you currently receive alerts for your Two Rivers deposit accounts, you will need to log in to First Mid's Online Banking and establish any alerts you wish to receive.

Account Management Software

First Mid allows customers to connect their accounts and Online Banking to various account management software.

- ACTION >** If you are currently using QuickBooks® or a similar solution, you will need to download your transaction history from the Two Rivers Online Banking system prior to June 12, 2026. After that date, you will only be able to download your First Mid transactions. **Transactions that will post to your Two Rivers account Friday night, June 12, 2026, will need to be manually entered into your account management software.**

The current Geezeo Budgeting Tools that Two Rivers offers today will not be available after Friday, June 12, 2026. However, with First Mid's Personal/Retail Online Banking, you will have the ability to add external accounts, create savings goals, and categorize your transactions. If you wish to save your accumulated information from your Two Rivers financial management tool, you should save or download that information prior to 4:00 p.m. (CT) on June 12, 2026.

First Mid's Routing Number is:
071102076

Wire Processing

Outgoing Wire Transfers

Retail customers can initiate outgoing wire transfers with any of our banking center locations. Outgoing wire transfers can be requested Monday through Friday during Bank hours. Requests submitted and approved before 4:00 p.m. (CT) will be processed same day. Any requests completed after 4:00 p.m. (CT) will be processed the next business day. **However, there is no guarantee that the wire will be posted by the Receiving Bank same day.** *No wire transfers are processed on Saturday, Sunday, or bank holidays.*

Incoming Wire Transfers:

Incoming wire transfers are accepted and processed by First Mid, Monday through Friday, until 4:00 p.m. (CT). Any incoming funds received after 4:00 p.m. (CT) will be posted on the next business day. First Mid does hold a SWIFT code for International Incoming wires which allows for faster processing times. No wire transfers are processed on Saturday, Sunday, or bank holidays.

Incoming Wire Instructions:

First Mid Bank & Trust
1515 Charleston Ave.
Mattoon IL 61938
ABA | Routing number: 071102076
SWIFT | BIC Code: FMTAUS44

Wire Fees:

Domestic Outgoing Wire Fee - \$20/wire
International Outgoing Wire Fee - \$75/wire
Foreign Exchange Outgoing Wire Fee - \$75/wire + exchange rate
Domestic and International Incoming Wire Fee - \$10/wire

Your Personal Checklist

This checklist will help ensure you're prepared for a smooth transition to First Mid.

Before June 11, 2026

- If you have a Home Mortgage Loan, watch for a Welcome Letter with payment option details to arrive on or around May 28th.
- Add **communications@firstmid.com** and **communications@firstmid.ccsend.com** to your email contacts.

Bill Pay

- Print/archive your Bill Pay history
- Print/archive your Bill Pay payees *for validation purposes only*
- Notate any recurring payment information

Before June 12, 2026

- Update your contact information with Two Rivers (email, phone & mailing address).
- Watch for your new First Mid debit card and activation instructions to arrive around the end of May.

Online Banking

- Notate any scheduled or recurring transfers set up within Online Banking or established through Two Rivers.
- Print/archive your Two Rivers eStatements, check copies, transaction documents, Zelle® payment history, etc.
- Download your transaction history for QuickBooks®.
- Download information from your Two Rivers Geezeo Budgeting Tool, if needed. First Mid does not support a financial management tool, but you will be able to categorize your transactions in Online Banking.

Monday, June 15, 2026

Debit Card

- After 8:00 a.m. (CT):** Activate your new debit card & choose a PIN by calling 800-290-7893. Begin using your new First Mid debit card and destroy your old Two Rivers debit card.

Online Banking

- Sign in to Personal Online Banking.
Visit www.firstmid.com click the blue Login button at the top of the home page for login area.
 - Your username and password will remain the same.
- Re-establish recurring or scheduled transfers, including loan payments, internal transfers, and First Mid ACH payments.
- Set up Online Banking account alerts.
- Sign up for eStatements, if you are not already enrolled.
- Reconnect with sites or apps requiring your Online Banking login to connect your accounts as these will not automatically update. (Examples: Mint, Acorns, Plaid, and other Banks or Credit Unions.)

Mobile Banking

Please note: First Mid Mobile Banking and Bill Pay are directly connected to our Online Banking system. Within Mobile Banking, you will also have access to mobile deposits.

- Download First Mid's personal banking app: First Mid Bank & Trust Mobile.
- Log in to the app using your Online Banking credentials, or you may enroll directly from the mobile app.
- Set up debit card alerts on your new First Mid debit card.



Bill Pay & Zelle®

- Begin using Bill Pay within First Mid Online Banking. Once your Bill Pay service is set up, you may also pay bills using the mobile app.
- Verify your Bill Pay payees and recurring payments are accurate.
- Re-establish electronic bills that you receive in Bill Pay.

Other

- Update your direct deposits, automatic payments, transfers, or loan payments with First Mid's routing number. **It is critical that you DO NOT update this information before June 15, 2026. First Mid's routing number is 071102076.**
- Update your merchant/service providers with your new First Mid debit card number for automatic payments. **This should be done after your First Mid debit card has been activated and before your next automatic payment is due.**
- Set-up Telephone Banking credentials at 800-500-6085, on or after June 15, 2026.
 - Your telephone banking PIN will remain the same.



**Have questions?
We're here to help!**

Customer Support: 877-888-5629
Monday – Friday 7:30 a.m. – 5:30 p.m. (CT)
Saturday 8:00 a.m. – 1:00 p.m. (CT)



Navigating changes in your business banking accounts.

On pages 14-24 you'll find information to help you navigate the migration of your business accounts from Two Rivers to First Mid. There are answers to many frequently asked questions, information about the conversion of Two Rivers deposit accounts to comparable First Mid accounts, and important details about debit cards, electronic transactions, and digital banking services.

You will find a readiness checklist on page 25 that includes actions you should take to ensure a smooth transition of your business accounts to First Mid.

COMMONLY ASKED QUESTIONS

Will there be any impact to transactions on my account during conversion weekend?

Direct deposits and internal transfers made through close of business on Friday, June 12 will process as normal. Any transactions made after the close of business will process and post on Monday, June 15.

Will any of my account numbers change?

Most checking, savings, IRA, certificate of deposit, and loan account numbers will remain the same, but some will change. *If your account number is changing, you will receive a separate personal notification.*

Will the bank's routing number change?

Yes. It's important to note that the routing number (the nine digit number that identifies a financial institution) will change.

- ACTION >** Between June 15 - December 31, 2026, if you receive direct deposits or have automatic payments/withdrawals on your account that were originated by another financial institution, you will need to update the routing number information with the originating company.

First Mid's Routing Number is:
071102076

Information regarding the migration of personal banking accounts, *including Personal Loans and Home Mortgage Loans*, can be found in the Personal Banking Section, pages 5-12.

ATM/DEBIT CARDS

Will I receive a new debit card and/or ATM card?

Yes, if you currently have a debit card with Two Rivers.



You should receive your new First Mid debit card and activation instructions around the end of May. For security purposes, your new First Mid debit card will arrive in a plain white envelope that does not say First Mid or Two Rivers.

If you have multiple accounts and more than one debit card, remove the card from the mailer to find the last four digits of the account number tied to that card. You may also contact your local banking center to verify, if needed.

- ACTION >** Beginning June 15, 2026, activate your First Mid card and set a PIN by calling 800-290-7893. Once the initial PIN is selected, you can always change it in person at any First Mid ATM or banking center, or by calling 800-290-7893.

Will ATMs and Video Tellers (ITMs) be available the weekend of June 12-14?

ATMs will be available the weekend of June 12-14. However, once an ATM/ITM is converted to First Mid, deposits and check cashing will be temporarily unavailable. ATM deposit capability will resume on June 15, while ITM deposit and check cashing will be available at a later date. Signs will be posted on converted ATMs/ITMs communicating the limited services prior to June 15.

Please do not attempt to activate or use your new First Mid card prior to 8:00 a.m. (CT) on June 15; continue to use your Two Rivers card until that time. As soon as you begin using your new First Mid card, you should destroy your Two Rivers card.

Will my ATM/purchase limits change on my debit card?

Yes, most debit card limits will change. Standard card limits are as follows:

- ATM daily limit: \$510
- POS (Point-of-Sale) daily limit: \$3,000

- ACTION >** If you have automatic payments on your Two Rivers card or have your card information on file with merchants, you may update your information after 8:00 a.m. (CT) on June 15. For automatic payments, be sure to contact your merchants and update your card number and expiration date **before your next scheduled payment**; thereafter, First Mid will automatically update your card information.

Are there withdrawal limits on First Mid ATMs?

For security purposes, the maximum amount that may typically be withdrawn in a single transaction from a First Mid ATM is \$500.

Will I be charged when using a non-First Mid ATM?

Please note that if you use a non-First Mid ATM, you may be charged a surcharge by the ATM owner and a \$1.00 foreign ATM fee from First Mid.

If you have a personal deposit account with First Mid, you can add a business debit card to the card management feature in Personal Online or Mobile Banking.

The card management features allow you to turn your card off/on as needed and set alerts.

If you have not used your Two Rivers card in the past 12 months, you will not receive a new card. If you would like a First Mid debit card, please visit your local First Mid branch after June 15.

CHECKING ACCOUNTS

Will my checking account number change?

Most account numbers will remain the same, but some will change. You will receive a separate personal notification with your new account number if it changes.

Can I still use my present supply of checks?

Unless you have been notified by letter with specific instructions that your account number will change, you may continue to use your Two Rivers checks through December 31, 2026. As you need to re-order checks, visit your local First Mid banking center or call the Customer Support Center at 877-888-5629.

- **ACTION >** If you currently order checks from a vendor other than Harland Clarke, you will need to provide them with your account number and First Mid's routing number, **071102076**. Your local banking center can assist you with this.

This table shows how your current checking account will migrate to a First Mid product. If you wish to change your account after June 15, 2026, you may visit your local First Mid banking center, or call Customer Support at 877-888-5629.

BUSINESS CHECKING	
Two Rivers Account	First Mid Account <i>Full details on business checking options can be found online at: www.firstmid.com/commercial/checking</i>
Digital Checking Business Checking	Basic Business Checking <ul style="list-style-type: none"> No monthly maintenance fee 150 free transaction items¹ during a statement cycle \$0.30 for each transaction item¹ over 150
Business Interest Checking	Commercial Interest Checking <ul style="list-style-type: none"> \$12.00 monthly maintenance fee \$0.15 for each transaction item¹ Tiered Interest²
Commercial Checking	Commercial Analysis Checking <ul style="list-style-type: none"> \$12 monthly maintenance fee \$0.15 for each transaction item¹ Earnings Credit based on average collected balance - <i>used to offset monthly maintenance fee and transaction item fees.</i>
Community Checking	Community Spirit Interest Checking <ul style="list-style-type: none"> No monthly maintenance fee 250 free transaction items¹ during a statement cycle \$0.30 for each transaction item¹ over 250 Tiered Interest²
IOLTA IRETA Checking	IOLTA/IBRETA/IRETA <ul style="list-style-type: none"> No monthly maintenance or transaction fees Tiered Interest²
<i>If you have questions regarding your new account, contact First Mid Customer Support after June 15, 2026.</i>	

1. Transaction items include: checks, deposits, deposited items, electronic transactions, and other debits and credits.

2. Interest begins to accrue on the business day you make your deposit. Interest is compounded and credited to your account monthly. At our discretion, your interest rate and Annual Percentage Yield may change at any time. You will not receive interest accrued on your account in the month you close the account. We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

SAVINGS, CDs, MONEY MARKETS

Information in this section applies only to accounts with the bank and is not applicable to CDs or IRAs with Wealth Management.

Will my account number change?

Most account numbers will remain the same, but a few will change. You will receive a separate personal notification with your new account number if it changes.

Will my account be covered by FDIC insurance?

Coverage by the FDIC will remain in effect for your funds on deposit as per current Federal guidelines. Presently, each depositor is insured to at least \$250,000, an amount that may be higher based on multiple account ownership categories. You can determine your FDIC coverage by using the FDIC's helpful online tool at www.fdic.gov/edie/.

What happens to my ICS® account at Two Rivers?

Accounts in the ICS® program will continue without changes and you will continue to access your information through the Depositor Control Panel (DCP).

Watch for emails on June 15, 2026 with additional information about your DCP access.

Will the interest rate I am earning on my Certificate of Deposit change?

No. Your current interest rate is guaranteed to maturity on your Certificate of Deposit account.

What happens to my interest payments on my CDs ?

- If interest is currently posted to your CD and/or IRA, this will continue.
- If interest currently transfers to a Two Rivers deposit account, this will continue to your First Mid account.
- If interest currently transfers to another financial institution, this process will remain the same.
- If interest is currently received by check, this will be discontinued and interest will be posted back to the CD or IRA.

If you would like to make any changes to how your interest payment is distributed, please contact your local First Mid banking center after June 15, 2026 or contact Two Rivers to make changes prior to June 15, 2026.

This table shows how your current savings account will migrate to a First Mid product. If you wish to change your account after June 15, 2026, you may visit your local First Mid banking center, or call Customer Support at 877-888-5629.

BUSINESS SAVINGS & MONEY MARKET	
Two Rivers Account	New First Mid Account
Regular Savings - Business Business Savings	Business Savings <ul style="list-style-type: none"> • \$100 minimum opening deposit • \$1 monthly maintenance fee if balance falls below \$100 during statement cycle • Activity fee of \$0.50 will be charged for each debit transaction in excess of 4 during statement cycle¹
Business Money Market Companion Savings Business Limited Edition Business	Business Money Market <ul style="list-style-type: none"> • \$1,000 minimum opening deposit • \$5 monthly maintenance fee if balance falls below \$1,000 during statement cycle • Tiered Interest²
If you have questions regarding your new account, contact First Mid Customer Support after June 15, 2026.	

1. Transaction items include: checks, deposits, deposited items, electronic transactions, and other debits and credits. 2. Interest begins to accrue on the business day you make your deposit. Interest is compounded and credited to your account monthly. At our discretion, your interest rate and Annual Percentage Yield may change at any time. You will not receive interest accrued on your account in the month you close the account. We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

COMMERCIAL LOANS

Will the terms of my loan change?

The loan terms remain unchanged until maturity or modification for all loans, unless you are notified of a specific change with your loan.

❑ ACTION > Important Notice Regarding Loan Payments:

All loan payments must be accompanied by the account number or payment notice provided. Please note that if you receive notices or statements they may arrive on a different day of the month. Loan payments can be made in person at any of our First Mid banking centers or through Online Banking at www.firstmid.com.

Payments may also be mailed to the address listed on your new notice or: First Mid Bank & Trust, P.O. Box 499, Mattoon, IL 61938

Normal hours of operation for receiving loan payments are:

9:00 a.m. – 5:00 p.m. (CT)
Monday – Friday, *except bank holidays*

All other payments received will be credited as of the next loan operations business day or as otherwise permitted by law.

Please review your account address information to ensure all loan notices/statements are received.

Late Charges and Notice Statements

Effective June 15, 2026, you will notice a change in the way late charges are presented on your notices/statements. Late charges, if applicable, will now be prominently displayed on your regular billing notices/statements. This enhancement aims to provide you with clearer visibility into the outstanding late charges that may have been incurred.

In addition to the total of all late charges being presented on your notices/statements, any excess amount you pay towards your loan account payment will be utilized to satisfy any outstanding late charges before being applied to the principal balance.

Who should I contact for inquiries about my loan, after June 15, 2026?

For questions pertaining to payment processing, insurance, or obtaining payoff quotes, please contact our Commercial Loan Servicing Center.

Commercial Loan Servicing: 800-648-6145

Will I see a change in my credit report during conversion?

During the conversion, Two Rivers is obligated to report your loan as transferred to another institution with a zero balance. After conversion, your loan will appear on your credit report as a First Mid loan, showing the current balance. It's important to note that this reporting change specifically pertains to loans currently reported to the credit bureau. Consequently, third-party credit monitoring services may record a temporary decrease in your credit score. For an accurate credit score, you should request it through one of the three major credit bureaus (TransUnion, Experian, Equifax).

First Mid's Routing Number is:
071102076



PAPER & ELECTRONIC STATEMENTS

Paper Statements

If you currently receive a paper statement with Two Rivers, you will continue to receive a paper statement. *If you would like the convenience of an electronic statement, you can enroll through the First Mid Online Banking platform starting Monday, June 15, 2026.*

Electronic Statements

If you receive eStatements on your deposit account or loan with Two Rivers, you will automatically be enrolled in eStatements with First Mid. *Please verify your email address within your First Mid Online Banking account.*

Statement Date & Frequency

Your business checking and savings account statement cycle will remain the same or be as close to your current cycle as possible. Money Market accounts will have an end-of-month cycle. Loan notices/statements may arrive on a different day of the month. If you have any questions regarding your statement cycle, please contact Customer Support at 877-888-5629.

Checking accounts receive monthly statements. Savings accounts will receive quarterly statements unless you currently receive monthly statements, but current account balances may be viewed within Online Banking. Analysis Statements will be provided via eStatement and produced around the 15th of the month for the previous month's activity. The first Analysis Statement will be produced in the month of August.

Final Statements

Checking and savings accounts will receive a final paper statement for transactions through June 12, 2026 from Two Rivers (*even if you normally receive eStatements*).

Certificates of Deposit will receive a year-end statement from First Mid.



CUSTOMER SUPPORT

Account Information After Hours

First Mid offers access to your account information 24 hours a day, seven days a week through Online, Mobile, and Telephone

Banking. Online Banking is available at www.firstmid.com or through our Mobile Banking app. Telephone Banking is available toll-free at 800-500-6085. You may also use an ATM to obtain balance information.

Telephone Banking Access

Beginning June 15, 2026, call 800-500-6085 and follow the prompts, using your current Two Rivers telephone banking PIN. For more information on our Telephone Banking service, visit www.firstmid.com.

Customer Support

For additional assistance, you can speak to the employees at your banking center or visit us on the web at www.firstmid.com, or call our Customer Support Center during business hours.

Customer Support Center Hours:

Monday – Friday, 7:30 a.m. – 5:30 p.m. (CT)

Saturday, 8:00 a.m. – 1:00 p.m. (CT)

877-888-5629

*Immediately following conversion weekend,
Customer Support hours may be temporarily extended.*

We want to make this transition as easy as possible and will gladly answer any questions you may have.

OVERDRAFT PROTECTION

Existing Overdraft Protection Transfers

If you have overdraft protection transfers to your checking account from your savings or other deposit account with Two Rivers, those will remain in effect.

Checking Account Overdraft Lines of Credit

If you have an overdraft line of credit with Two Rivers, your line of credit will transfer to the First Mid Overdraft Protection product and you will receive a separate communication regarding this change. Please note that your statement may arrive on a different day of the month.

Additional Overdraft Protection

First Mid offers overdraft protection on checking accounts that qualify. You may contact Overdraft Support at 866-888-7968 after June 15, 2026 for details on your available options.

MERCHANT PROCESSING & CREDIT CARDS

Merchant Card Processing

If you currently process merchant cards through Two Rivers/ BASYS, those accounts will not be converted to First Mid; they will remain active and there will be no changes.

ACTION > Between June 15 - December 31, 2026, contact BASYS to update your account information for seamless processing.

Credit Cards

If you currently have a credit card through Two Rivers, those accounts will not be converted to First Mid and they will remain active and there will be no changes.

ADDITIONAL SERVICES

Stop Payments

Stop payments associated with funds coming out of your account (debit) will remain in effect. If a deposit posts to your account that you did not authorize or you wanted stopped, please contact your First Mid banking center and we will assist you in returning the item.

2026 Year-End Tax Forms

You will receive 2026 tax forms from First Mid for activity that occurs in 2026 if the amount exceeds the minimum reportable required by the IRS.

Safe Deposit Boxes

If you have a safe deposit box at Two Rivers, you do not have to do anything to move your box lease to First Mid. Your box will automatically be converted to our system. Safe deposit box annual billing notices are mailed 30 days prior to the due date with a 25-day grace period. A late fee of 10% of the rent amount applies to payments made 25 days or more after their due date. Drilling the box and lost key fees are a flat fee. Safe deposit boxes are not FDIC insured.

More than Banking

In addition to banking services, First Mid brings an expanded range of offerings including investments, trust services, insurance, farm management, and farmland sales.* Staff at your local banking center will have a network of First Mid employees who can assist with these additional services.

* Investment, trust, insurance, farm management, and farmland sales products and services are not deposits, obligations or guaranteed by the bank; not insured by the FDIC or any other governmental agency, are not guaranteed, and may lose value.

DIRECT DEPOSITS, AUTOMATIC TRANSFERS, AUTOMATIC PAYMENTS/WITHDRAWALS

Direct Deposits

Pre-authorized deposit transactions that were established outside of Online Banking will continue through December 31, 2026 unless you are notified in a separate communication that your account number is changing. Please be aware that any transactions relying on old account information may be delayed. *These might include transactions such as payroll deposits and Social Security deposits.*

□ ACTION > Please verify on your statement and/or through Online Banking that all direct deposits you are expecting have processed to your account.

□ ACTION > Between June 15 - December 31, 2026, contact each vendor initiating a direct deposit to update your information with First Mid's routing number and your account number.

If you have been notified that your account number is changing, please refer to your notification letter for more information.

Contact the Customer Support Center at 877-888-5629 or your local First Mid banking center if you need assistance.

Automatic Transfers Between Deposit Accounts

□ ACTION > Any automatic transfers you currently have set up between your accounts at Two Rivers will need to be re-established on your First Mid accounts after conversion

Automatic Payments/Withdrawals

All pre-authorized payment/withdrawal transactions will need to be updated after conversion, using the First Mid routing number. Please be aware that any transactions relying on old account information may be delayed. *These might include transactions such as utility payments and credit card payments. For information on automatic loan payments, see next question.*

□ ACTION > Please verify on your statement and/or through Online Banking that all automatic payments/withdrawals you are expecting have processed to your account.

□ ACTION > Between June 15 - December 31, 2026, you should contact each vendor initiating an automatic payment/withdrawal to update your information with First Mid's routing number and your account number.

First Mid's Routing Number is:
071102076

Any automatic payment/withdrawal or direct deposit currently established on your Two Rivers account should be updated with First Mid information. **You should update your information with each sender to ensure no disruption in transactions occurs.**

Notification of this change will be communicated to the sender of these transactions; however, most companies require you to contact them directly and provide authorization to make this type of change.

Automatic Loan Payments

If you have a pre-authorized payment on your loan, you will need to re-establish your payment information, including First Mid's routing number, under the following circumstances:

- A transfer that originates from another Financial Institution
- A transfer through online banking, including those set up through Two Rivers
- Payments set up through a bill pay service at another Financial Institution
- Payments currently set up as a transfer from your Two Rivers deposit account
- Payments automatically originated through Two Rivers from a deposit account at another Financial Institution

□ ACTION > Please update your payment information through the originating source after June 12, 2026 but prior to the next payment due date to:

First Mid Bank & Trust
PO Box 499
Mattoon, IL 61938
First Mid Routing Number: **071102076**

Note: If your loan number is changing, you will receive a separate notification with your new loan number. If you receive notification that your loan number is changing, you would also need to change the loan number in the situations listed above.

□ ACTION > Please verify all automatic loan payments you are expecting have processed to your account. If you have been notified that your account number is changing, please refer to your notification letter for more information.

SMALL BUSINESS BANKING SERVICES

Small Business Online Banking

Business Online Banking services are available for small business accounts. Small Businesses are defined as customers with a business that functions under an EIN and does not use any product or service from our Treasury Management product suite. If you are established as such a business and currently use the Two Rivers Online Banking platform, you will be enrolled in First Mid's Small Business Online Banking services. In most cases, you will retain your current Two Rivers Company ID and User ID.

PLAN AHEAD You may continue to access your Online Banking through Two Rivers until 4:00 p.m. (CT) on Friday, June 12, 2026. Scheduled transactions made prior to 4:00 p.m. will be processed as normal. After 4:00 p.m. (CT), Online and Telephone Banking will be inaccessible and you will no longer be able to transact on your Two Rivers account. Mobile Banking and Mobile Deposits will no longer be available after 4:00 p.m. (CT).

Print or archive Two Rivers eStatements, check copies, etc. This must be completed before 4:00 p.m. (CT) on Friday, June 12, 2026.

Account Access

You will access Small Business Online Banking by navigating to www.firstmid.com and clicking on the blue Login button at the top of the home page for the login area.

Switch the Account Login Type to Business Banking and click the Business Banking Login button. This will take you to the login screen:
<https://firstmid.olbanking.com/smallbusiness/auth>

ACTION > Throughout conversion weekend, June 12-14, 2026, you will receive emails from Communications@firstmid.ccsend.com that will contain all applicable login information. **Please watch for 2 emails.**

Beginning on Monday, June 15, 2026, you will access Small Business Online Banking through the First Mid Website.

Small Businesses who do not have an Employer Identification Number (EIN) and who operate under a Social Security Number will access their account through Personal Online Banking.

Small Business Mobile Banking

First Mid offers Mobile Banking for business accounts.

ACTION > If you are currently enrolled in Mobile Banking with Two Rivers, you will need to re-enroll with First Mid beginning June 15, 2026.



Scan this code to download the First Mid Business Mobile App and follow the on-screen activation instructions. The mobile app can be downloaded prior to the conversion date; however, access will not be available until June 15, 2026.



Small Business Money Movement

Transaction History

If you currently use Two Rivers' Online Banking solution, transaction history will not convert to the First Mid Online Banking platform. History will begin archiving as of June 15, 2026.

Business Bill Pay

Online Bill Pay services will be available beginning Monday, June 15, 2026.

ACTION > If you are currently utilizing the Two Rivers Bill Pay system, access to the system will end at 4:00 p.m. (CT) on Thursday, June 11, 2026. **We highly recommend that you print your Two Rivers Bill Pay history, payees, and recurring payment information prior to June 11, 2026 to validate information converted from Two Rivers to the First Mid system.**

Scheduled and recurring payments will be automatically converted to the First Mid system. However, if you receive electronic bills within Bill Pay, you will need to re-establish those in the First Mid system.

PLAN AHEAD Please take into consideration that your first payments within Bill Pay will be processed as a paper check, regardless of what payment method you select. The First Mid system must verify all new accounts and subscribers. If you need further information, please contact Customer Support at 877-888-5629.

If you are not currently enrolled for Bill Pay and would be interested in having the service, you can enroll in Bill Pay through the First Mid Business Online Banking Resource Center starting June 15, 2026.

First Mid's Routing Number is:
071102076

Internal Account Transfers

- ACTION >** Any scheduled or recurring internal transfers currently set up through Online Banking with Two Rivers, will need to be re-established with First Mid. Transfers will not be completed over conversion weekend, after 4:00 p.m. on June 12 through June 15, 2026.

Notifications and Alerts

First Mid offers a variety of account alerts that may be set up with the Online Banking platform. These can be sent via email or text message (SMS). If you currently receive alerts for your Two Rivers deposit accounts, you will need to log in to First Mid Online Banking and establish any alerts you wish to receive.

Account Management Software

First Mid allows customers to connect their accounts and Online Banking to QuickBooks®.

- ACTION >** If you are currently using QuickBooks® or a similar solution, you will need to download your transaction history from the Two Rivers Online Banking system prior to June 12, 2026. After that date, you will only be able to download your First Mid transactions. **Transactions that will post to your Two Rivers account Friday night, June 12, 2026, will need to be manually entered into your account management software.**

Wire Processing

Outgoing Wire Transfers

Small Business customers can initiate outgoing wire transfers with any of our banking center locations. Outgoing wire transfers can be requested Monday through Friday during Bank hours. Domestic and International (USD) requests submitted and approved before 4:00 p.m. (CT) will be processed same day. Foreign Exchange (FX) requests submitted and approved before 3:30 p.m. (CT) will be processed same day. **However, there is no guarantee that the wire will be posted by the Receiving Bank same day.** Any requests completed after these cut-off times will be processed the next business day. *No wire transfers are processed on Saturday, Sunday, or bank holidays.*

Incoming Wire Transfers

Incoming wire transfers are accepted and processed by First Mid, Monday through Friday, until 4:00 p.m. (CT). Any incoming funds received after 4:00 p.m. (CT) will be posted on the next business day. First Mid does hold a SWIFT code for International Incoming wires which allows for faster processing times. No wire transfers are processed on Saturday, Sunday, or bank holidays.

Incoming Wire Instructions:

First Mid Bank & Trust
1515 Charleston Ave.
Mattoon IL 61938
ABA | Routing number: 071102076
SWIFT | BIC Code: FMTAUS44

Wire Fees:

Domestic Outgoing Wire Fee - \$20/wire
International Outgoing Wire Fee - \$75/wire
Foreign Exchange Outgoing Wire Fee - \$75/wire + exchange rate
Domestic and International Incoming Wire Fee: \$10/wire

COMMERCIAL BANKING AND TREASURY MANAGEMENT SERVICES

Commercial Online Banking

Commercial Online Banking services are available for Treasury Management Clients. **Treasury Management Clients are defined as customers with a business that functions under an EIN and use at least one product or service from our Treasury Management product suite.** This product suite includes but is not limited to: ACH Origination, Fraud Protections and/or Remote Deposit. If you are currently using the Two Rivers Treasury Management Online Banking platform, you will be automatically enrolled in First Mid's Commercial Online Banking platform.

PLAN AHEAD You may continue to access your Online Banking through Two Rivers until 4:00 p.m. (CT) on Friday, June 12, 2026. Scheduled transactions made prior to 4:00 p.m. will be processed as normal. After 4:00 p.m. (CT), Online and Telephone Banking will be inaccessible and you will no longer be able to transact on your Two Rivers account. Mobile Banking and Mobile Deposits will no longer be available after 4:00 p.m. (CT).

Print or archive Two Rivers eStatements, check copies, etc. This must be completed before 4:00 p.m. (CT) on Friday, June 12, 2026.

Account Access

First Mid utilizes a secure solution for Treasury Management Online Banking called Secure Browser. The application is installed on a user's local computer and provides a captive, safe environment for accessing our Commercial Online Banking platform. **Secure Browser must be downloaded and installed on your computer to access Commercial Online Banking.**

ACTION > Throughout conversion weekend, June 12 - 14, 2026, you will receive emails from TreasuryServices@firstmid.ccsend.com that will contain all applicable login information. **Please watch for these emails.**

Beginning on Monday, June 15, 2026, you will access Commercial Online Banking through the First Mid Secure Browser.

For Commercial Online Banking and Treasury Management Support, please contact:

**Treasury Services Support
833-680-5110**

**TreasuryServices@firstmid.com
Monday – Friday 8:30 a.m. – 5:00 p.m. (CT)**

ACH and Wire dual approvals, as well as Positive Pay exception management can be managed through the mobile app.

Commercial Mobile Banking

First Mid offers Mobile Banking for commercial accounts.

ACTION > If you are currently enrolled in Mobile Banking with Two Rivers, you will need to re-enroll with First Mid beginning June 15, 2026.



Scan this code to download the First Mid Business Mobile App and follow the on-screen activation instructions. *You will use the same activation key you use with Secure Browser.* The mobile app can be downloaded prior to the conversion date; however, access will not be available until June 15, 2026.



Commercial Online Banking Money Movement Transaction History

If you currently use Two Rivers' Online Banking solution, transaction history will not convert to the First Mid Online banking platform. History will begin archiving as of June 15, 2026.

Commercial Bill Pay

Online Bill Pay services will be available beginning Monday, June 15, 2026.

ACTION > If you are currently utilizing the Two Rivers Bill Pay system, access to the system will end at 4:00 p.m. (CT) on Thursday, June 11, 2026. **We highly recommend that you print your Two Rivers Bill Pay history, payees, and recurring payment information prior to June 11, 2026 to validate information converted from Two Rivers to the First Mid system.**

Scheduled and recurring payments will be automatically converted to the First Mid system. However, if you receive electronic bills within Bill Pay, you will need to re-establish those in the First Mid system.

PLAN AHEAD Please take into consideration that your first payments within Bill Pay will be processed as a paper check, regardless of what payment method you select. The First Mid system must verify all new accounts and subscribers. If you need further information, please contact Customer Support at 877-888-5629.

If you are not currently enrolled in Bill Pay and would be interested in having the service, you can enroll in Bill Pay through the First Mid Commercial Online Banking Resource Center starting June 15, 2026.

Internal Account Transfers

□ ACTION > Any scheduled or recurring internal transfers currently set up through Online Banking with Two Rivers, will need to be re-established with First Mid. Transfers established on the Two Rivers system will not process after 4:00pm on June 12th. **Note: Any transfers scheduled for June 13 or 14 will NOT process and will need to be re-established in the First Mid system on Monday, June 15, 2026.**

ACH Origination

First Mid offers ACH Origination services to facilitate payables and receivables (i.e., vendor payments, payroll, etc.) **If you currently have ACH Origination enabled with Two Rivers, you will continue to have this service with First Mid.** Your service will be converted to our Commercial Online Banking system. You will continue to use the Two Rivers platform until 4:00 p.m. (CT) on June 12, 2026.

PLAN AHEAD No ACH file or transaction originated with Two Rivers should have an effective date past June 15, 2026 and that file must be submitted by 4:00pm (CT) on June 12, 2026.

□ ACTION > Beginning June 15, 2026 you will submit your ACH transactions through our Commercial Online Banking Platform. **You must re-establish any recurring ACH transactions on the First Mid Commercial Online Banking platform.**

If you are currently uploading a NACHA formatted file to the Two Rivers system today, you will be able to upload that file to the First Mid system with only changing the file header information to First Mid's Routing Number. **Note:** If you are notified of a duplicate account, you must ensure that your file is updated to reflect this new offset account.

If you use templates and/or payees to submit your ACH originations, these will be converted from the Two Rivers platform to First Mid's Commercial Online Banking. **We highly recommend that you print or archive these templates/payees prior to June 12, 2026 for validation purposes.**

If you do not currently have ACH Origination enabled but are interested in this service, please contact Treasury Services at 833-680-5110, after June 15, 2026.

First Mid's Routing Number is:
071102076

Wire Transfers

First Mid offers a solution for business customers to facilitate Wire Transfer requests within the Commercial Online Banking platform. If you are interested in adding this service to your Treasury Management product suite, please contact your Treasury Management representative.

Incoming Wire Instructions:

First Mid Bank & Trust
1515 Charleston Ave.
Mattoon IL 61938
ABA | Routing number: 071102076
SWIFT | BIC Code: FMTAUS44

Remote Deposit

First Mid offers a solution for business customers to remotely deposit checks. **If you currently have Remote Deposit with Two Rivers, you will continue to have this service with First Mid.** **The scanner that you currently utilize with Two Rivers will be compatible with First Mid's Remote Deposit solution!**

You will continue to use the Two Rivers platform until 4:00 p.m. (CT) on June 12, 2026.

PLAN AHEAD Remote Deposit Capture services will be unavailable after 4:00 p.m. (CT) on June 12 through June 14, 2026.

□ ACTION > For Commercial Online Banking users, you will access the Remote Deposit service via a Single Sign-On option within the online banking platform. No credentials will be needed. If a user is NOT set up within Online Banking, you will continue to use your Two Rivers credentials to access the Remote Deposit platform. The link can be found at www.firstmid.com by clicking the Login button (on the right side of the screen) and changing the Account Login Type to Remote Deposit, then clicking the Remote Deposit Login button.

Beginning on Monday, June 15, 2026, you will deposit your checks to the First Mid Remote Deposit Capture platform.

If you do not currently have Remote Deposit Capture enabled but are interested in this service, please contact Treasury Services at 833-680-5110, after June 15, 2026.

Treasury Management Training Sessions

First Mid Treasury Services will be offering Training Webinars for our Treasury Management Product Suite.

Watch for emails from Treasury Services which will contain training details.

See the checklist on page 25 for email addresses to add to your contacts to ensure all important information reaches you.

Mobile Remote Deposit Complete

First Mid offers a mobile remote deposit solution for commercial customers to remotely deposit checks. **If you currently have the ability to deposit checks through the Two Rivers Biz Mobile app, this service will continue with First Mid.**

You will continue to use the My Two Rivers App until 4:00 p.m. (CT) on June 12, 2026.

PLAN AHEAD Mobile Remote Deposit services will be unavailable after 4:00 p.m. (CT) on June 12 through June 14, 2026.

ACTION > To continue using this service with First Mid, you will need to download the First Mid Biz Deposit app from your device's app store.



Scan this code to download the First Mid Business Deposit App and follow the on-screen prompts to log in. Note: The credentials used for this service at Two Rivers will remain the same at First Mid. The mobile app can be downloaded prior to the conversion date; however, deposits will not be available until June 15, 2026.



Beginning on Monday, June 15, 2026, you will deposit your checks through the First Mid BizDeposit App.

Account Management Software

First Mid allows customers to connect their Online Banking to QuickBooks® account management software. First Mid offers both Web Connect and Direct Connect for QuickBooks® Online and Desktop solutions. This service can be established after June 15, 2026.

ACTION > If you are currently using QuickBooks® or a similar solution, you will need to download your transaction history from the Two Rivers Online Banking system prior to June 12, 2026. After that date, you will only be able to download your First Mid transactions. **Transactions that will post to your Two Rivers account Friday night, June 12, 2026, will need to be manually entered into QuickBooks®.**

For Commercial Online Banking and Treasury Management Support, please contact:

Treasury Services Support
833-680-5110
TreasuryServices@firstmid.com
Monday – Friday 8:30 a.m. – 5:00 p.m. (CT)

Fraud Protection

First Mid offers ACH and Check Positive Pay to monitor deposit accounts and prevent fraudulent activity. **If you currently have these services enabled with Two Rivers, you will continue to have this service with First Mid.** Your service will be converted to First Mid's Positive Pay platform. You will continue to use the Two Rivers platform until 12:00 p.m. (CT) on June 12, 2026.

ACTION > **Beginning on Monday, June 15, 2026,** you will access any ACH or check exception items for decisioning through our Commercial Online Banking platform.

If you are currently uploading a check issue file to the Two Rivers system today, you will be able to upload that file to the First Mid system on Monday, June 15, 2026.

If you currently have an established Approved/Blocked list for ACH Positive Pay, it will be converted from the Two Rivers platform to First Mid's platform.

Email exception management notifications will convert; however, text message notifications will need to be re-established.

If you do not currently have Fraud Protection enabled but are interested in this service, please contact Treasury Services at 833-680-5110, after June 15, 2026.

Transaction Type	Cut-Off Times	
	Two Rivers	First Mid
	ALL TIMES ARE CENTRAL (CT)	
Branch Deposits	Close of Business	Close of Business
Mobile Deposits	7:00 p.m.	4:00 p.m.
Remote Deposit	5:00 p.m.	5:00 p.m.
Business Online Internal Transfers	7:00 p.m.	6:00 p.m.
ACH Processing (Same Day)	11:00 a.m.	1:00 p.m.
ACH Processing	5:00 p.m.	4:00 p.m.
Wires - Domestic & International USD	3:30 p.m.	4:00 p.m.
Wires - Foreign Exchange (FX)	3:30 p.m.	3:30 p.m.
Bill Pay	2:00 p.m.	9:00 p.m.
Check Positive Pay Decisioning	11:00 a.m.	12:00 p.m.
ACH Positive Pay Decisioning	11:00 a.m.	12:00 p.m.

No transactions are processed on Saturdays, Sundays, or bank holidays.
Items received after cut-off times will be processed and posted to the account the next business day.



Your Business Checklist

This checklist will help ensure your business is prepared for a smooth transition to First Mid.



Before June 11, 2026

- Add **Communications@firstmid.com** and **Communications@firstmid.ccsend.com** to your email contacts:
- Treasury Management Clients** - Add **TreasuryServices@firstmid.com** and **TreasuryServices@firstmid.ccsend.com** to your email contacts and watch for emails about training and other important information regarding your Treasury Services.

Bill Pay

- Print/archive your Bill Pay history
- Print/archive your Bill Pay payees *for validation purposes only*
- Notate any recurring payment information

Before June 12, 2026

- Update your contact information with Two Rivers (email, phone & mailing address).
- Watch for your new First Mid debit card and activation instructions to arrive around the end of May.

Online Banking

- Notate any scheduled or recurring transfers set up within Online Banking or established through Two Rivers.
- Print/archive your Two Rivers eStatements, check copies, etc.
- Download your transaction history for QuickBooks®.
- Treasury Management Clients** - print or archive ACH templates for verification.

Monday, June 15, 2026

Debit Card

- After 8:00 a.m. (CT):** Activate your new debit card & choose a PIN by calling 800-290-7893. Begin using your new First Mid debit card and destroy your old Two Rivers debit card.

Online Banking

- Sign in to Business Online Banking - for business customers NOT utilizing Treasury Management Services**
Visit www.firstmid.com and click the blue Login button at the top of the home page for the login area. Switch the Account Login Type to Business Banking and click the Business Banking Login button to go to the login screen. You will need three pieces of login Information:
 - Company ID - this will be communicated to you prior to Monday, June 15
 - User ID - will remain the same (*If your User ID requires changes, a separate communication will be sent.*)
 - Temporary password - this will be communicated to you prior to Monday, June 15

OR

- Sign in to Commercial Online Banking - for Treasury Management Clients utilizing our Treasury Management Services**
Sign in through the First Mid Secure Browser. You will receive separate communications about Secure Browser.

- Re-establish recurring or scheduled transfers, including loan payments, internal transfers, and First Mid ACH payments.
- Set up Online Banking account alerts.
- Sign up for eStatements if you are not already enrolled.

Mobile Banking

- Download the **First Mid Business Mobile** app and contact First Mid Customer Support after Monday, June 15 for your company's activation information.



Bill Pay

- Begin using Bill Pay within First Mid Online Banking.
- Verify your Bill Pay payees and recurring payments are accurate.
- Re-establish electronic bills that you receive in Bill Pay.

Other

- Update your direct deposits, automatic payments, transfers, or loan payments with First Mid's routing number. **It is critical that you DO NOT update this information before June 15, 2026. First Mid's routing number is 071102076.**
- Update your merchant/service providers with your new First Mid debit card number for automatic payments. **This should be done after your First Mid debit card has been activated and before your next automatic payment is due.**



**Have questions?
We're here to help!**

Customer Support 877-888-5629
Monday – Friday 7:30 a.m. – 5:30 p.m. (CT)
Saturday 8:00 a.m. – 1:00 p.m. (CT)

Treasury Services Support
833-680-5110
Monday – Friday 8:30 a.m. – 5:00 p.m. (CT)



First Mid

BANK & TRUST

For questions about any First Mid service,
visit your local banking center
or call our

Customer Support Center
877-888-5629

To learn more about First Mid, visit us online.

www.firstmid.com

