

Creating an Account:

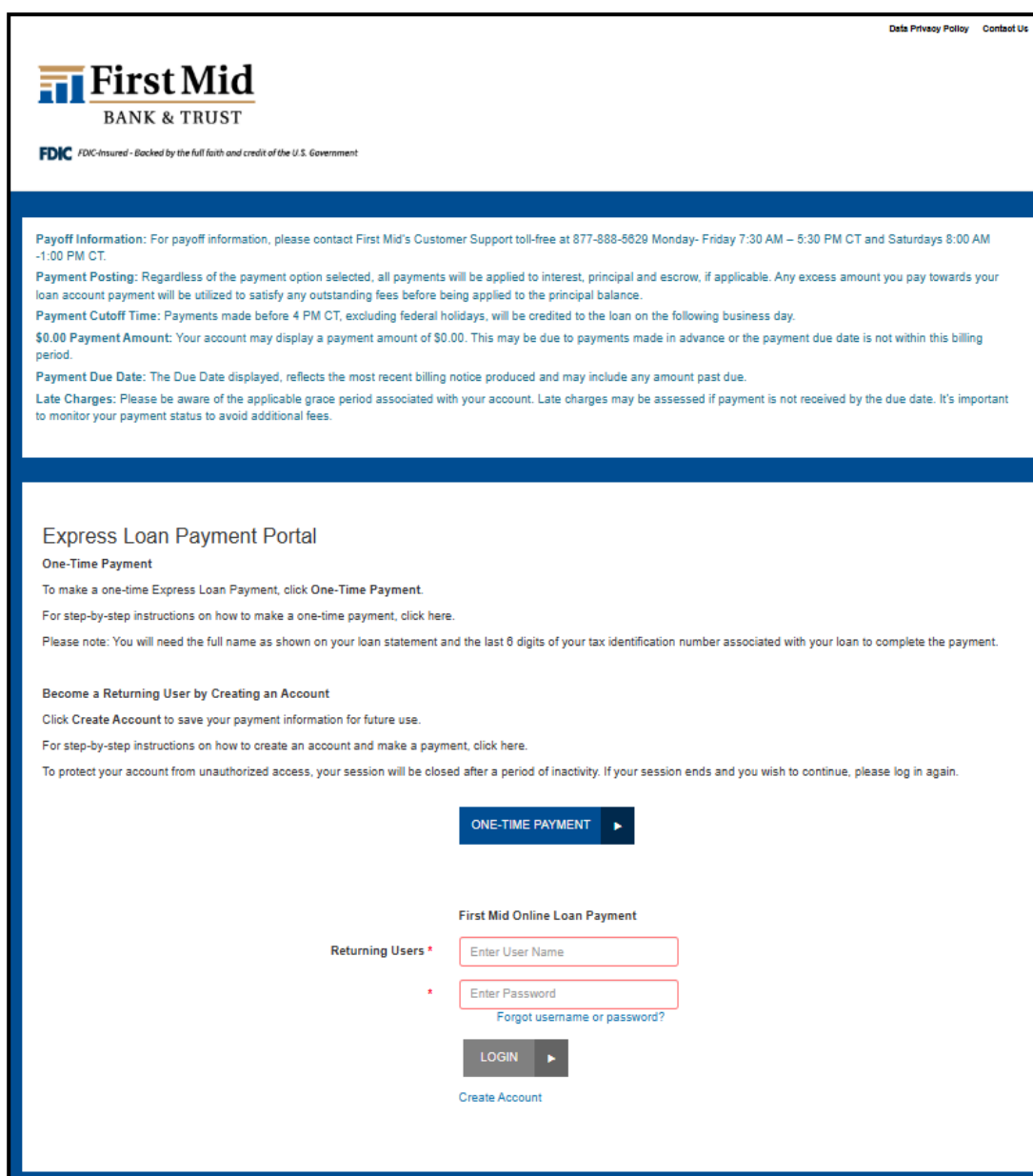
Why Create an Account?

Creating an account gives you the ability to:

- **Save your payment methods** for quicker and easier payments in the future.
- **Make one-time payments** without needing to enter your information each time.
- **View your transaction history** to keep track of your payments and account activity.

Step 1

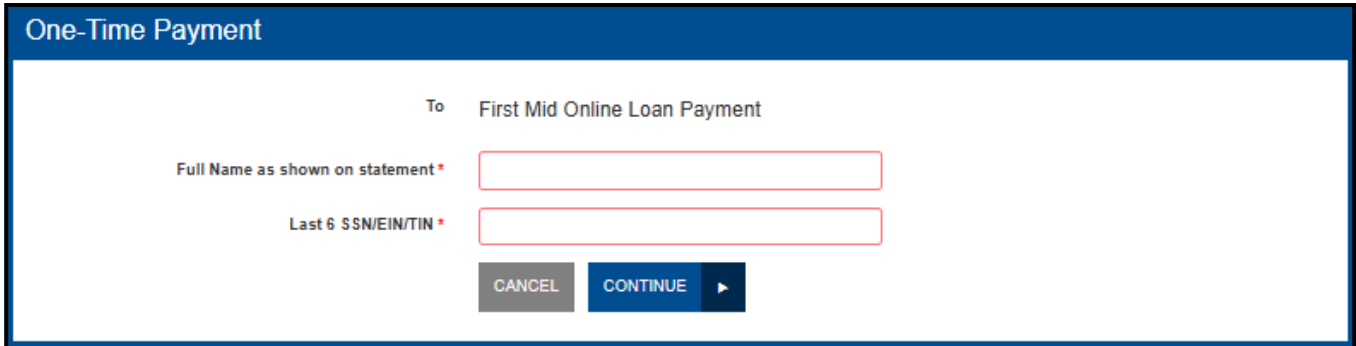
- On the Welcome screen, click *“Create Account”* below the Login button.



The screenshot shows the First Mid Express Loan Payment Portal. At the top, there is the First Mid BANK & TRUST logo and the text "FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government". Below the logo, there is a section for "Payoff Information" and "Payment Posting". The main content area is titled "Express Loan Payment Portal" and contains instructions for "One-Time Payment" and "Returning Users". There is a "ONE-TIME PAYMENT" button and a "First Mid Online Loan Payment" section with input fields for "Enter User Name" and "Enter Password", a "Forgot username or password?" link, and a "LOGIN" button. Below the login button is a "Create Account" link.

Step 2

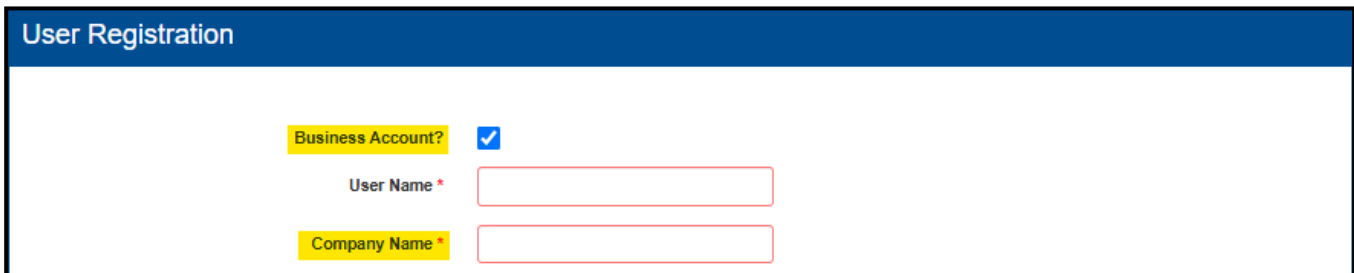
- Input 'Full Name as shown on statement'
- Last 6 digits of SSN/EIN/ITIN
- Click "Continue"



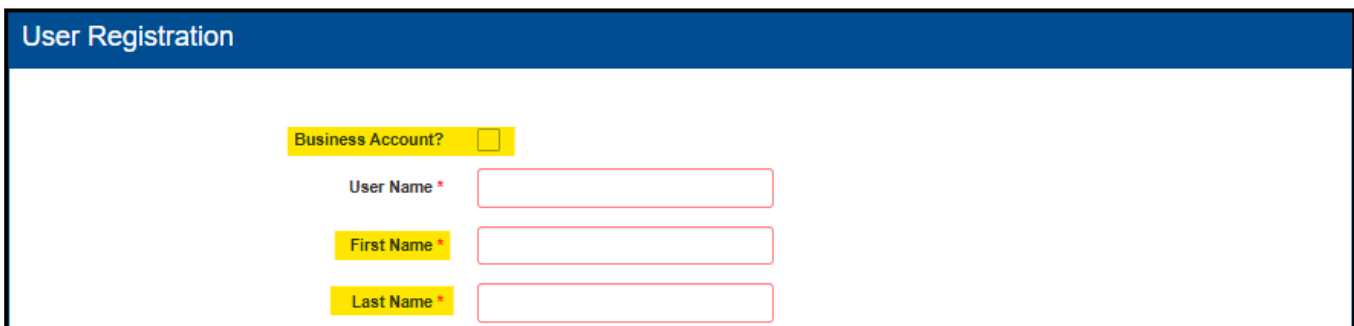
Step 3

Business Account?

- Only applies if User Registration will be under a **Company Name**.



- If User Registration will be under an individual's name, **uncheck** the box next to "Business Account."



Express Loan Payment Portal: Creating an Account & How to Make a Payment

- Enter all required information (*), including your security question and answer. Click “Register” at the bottom of the screen.

User Registration

Business Account?

User Name *

First Name *

Last Name *

Secret Question *

Secret Answer *

Confirm Secret Answer *

Address *

Suite/APT#

City *

State/Region *


Postal Code *

Country *

Phone

Email Address *

Confirm Email Address *

I'm not a robot 

Step 4

- You will receive on-screen confirmation and an email confirmation. The email will come from DigitalSolutions@firstmid.com and contain a password link.

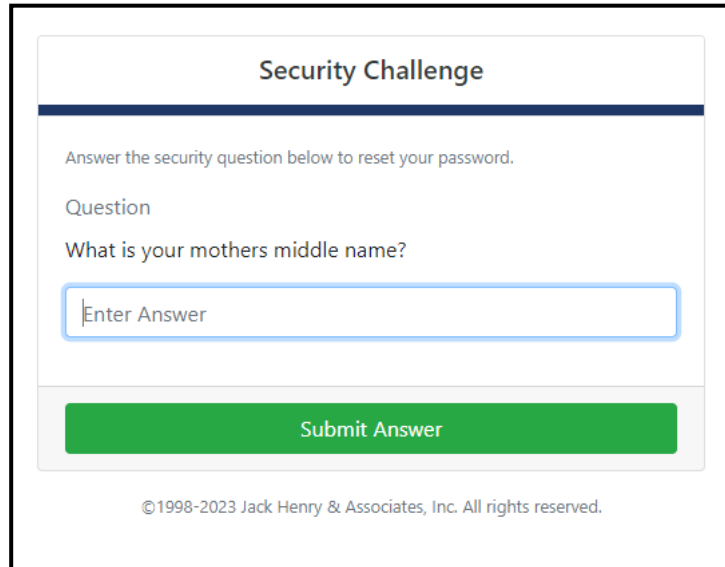
User Registration Confirmation

Thank you for registering. You will receive an email confirmation shortly containing your login information.

- To complete the registration, **click** the link in the email to create your password. This **must** be completed within 24 hours of user registration.

Step 5

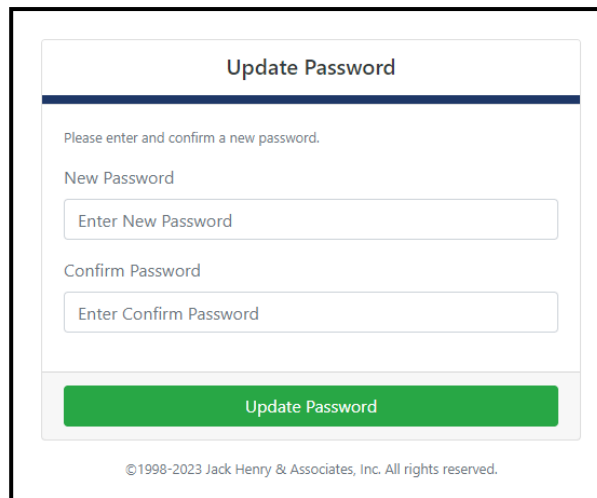
- Before creating your password, verify your identity by entering the answer to your security question and **click** “Submit Answer.”



The screenshot shows a web form titled "Security Challenge". Below the title is a horizontal line. The text "Answer the security question below to reset your password." is displayed. Underneath is the label "Question" followed by the text "What is your mothers middle name?". There is a text input field with the placeholder text "Enter Answer". Below the input field is a green button labeled "Submit Answer". At the bottom of the form, there is a copyright notice: "©1998-2023 Jack Henry & Associates, Inc. All rights reserved."

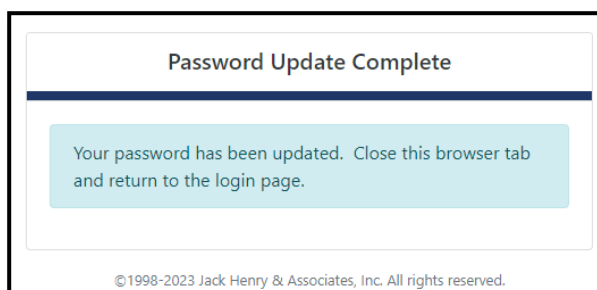
Step 6

- Create your new password and **click** “Update Password.”



The screenshot shows a web form titled "Update Password". Below the title is a horizontal line. The text "Please enter and confirm a new password." is displayed. There are two text input fields: the first is labeled "New Password" with the placeholder "Enter New Password", and the second is labeled "Confirm Password" with the placeholder "Enter Confirm Password". Below the input fields is a green button labeled "Update Password". At the bottom of the form, there is a copyright notice: "©1998-2023 Jack Henry & Associates, Inc. All rights reserved."

- Once your password has been updated, close the browser tab and return to the login page.




The screenshot shows a message box titled "Password Update Complete". The message text reads: "Your password has been updated. Close this browser tab and return to the login page." At the bottom of the message box, there is a copyright notice: "©1998-2023 Jack Henry & Associates, Inc. All rights reserved."

Step 7

- Enter your **User Name** and **Password**
- Click **“Login”**

[Data Privacy Policy](#) [Contact Us](#)



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Payoff Information: For payoff information, please contact First Mid's Customer Support toll-free at 877-888-5629 Monday- Friday 7:30 AM – 5:30 PM CT and Saturdays 8:00 AM -1:00 PM CT.

Payment Posting: Regardless of the payment option selected, all payments will be applied to interest, principal and escrow, if applicable. Any excess amount you pay towards your loan account payment will be utilized to satisfy any outstanding fees before being applied to the principal balance.

Payment Cutoff Time: Payments made before 4 PM CT, excluding federal holidays, will be credited to the loan on the following business day.

\$0.00 Payment Amount: Your account may display a payment amount of \$0.00. This may be due to payments made in advance or the payment due date is not within this billing period.

Payment Due Date: The Due Date displayed, reflects the most recent billing notice produced and may include any amount past due.

Late Charges: Please be aware of the applicable grace period associated with your account. Late charges may be assessed if payment is not received by the due date. It's important to monitor your payment status to avoid additional fees.

Express Loan Payment Portal

One-Time Payment

To make a one-time Express Loan Payment, click [One-Time Payment](#).

For step-by-step instructions on how to make a one-time payment, [click here](#).

Please note: You will need the full name as shown on your loan statement and the last 6 digits of your tax identification number associated with your loan to complete the payment.

Become a Returning User by Creating an Account

Click [Create Account](#) to save your payment information for future use.

For step-by-step instructions on how to create an account and make a payment, [click here](#).

To protect your account from unauthorized access, your session will be closed after a period of inactivity. If your session ends and you wish to continue, please log in again.

[ONE-TIME PAYMENT](#) ▶

First Mid Online Loan Payment

Returning Users *

Enter User Name

Enter Password

[Forgot username or password?](#)

[LOGIN](#) ▶

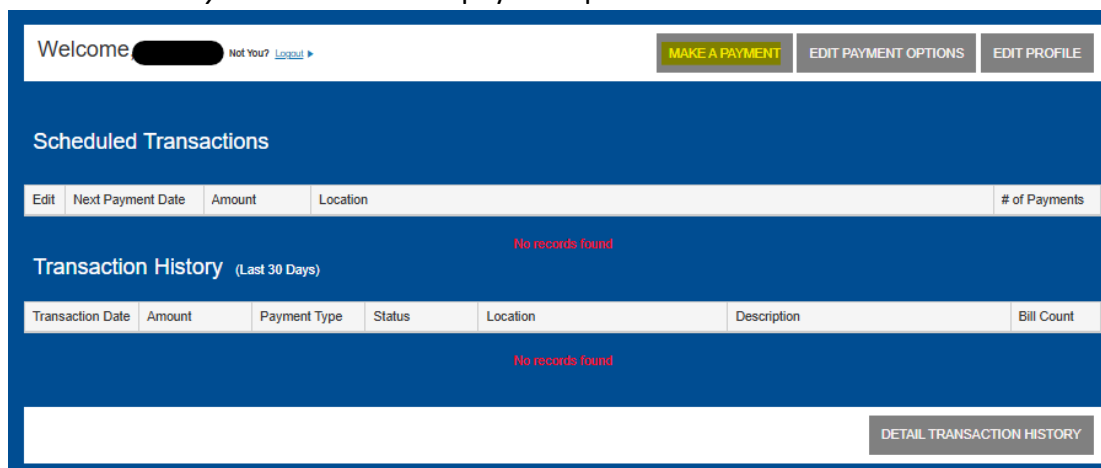
[Create Account](#)

How to Make a Payment:

Once you're logged in and ready to make a payment, follow these steps:

Step 1

- Click "Make A Payment" to start the payment process.



The screenshot shows a user dashboard with a welcome message and a 'MAKE A PAYMENT' button. Below are two tables: 'Scheduled Transactions' and 'Transaction History (Last 30 Days)'. Both tables show 'No records found'. A 'DETAIL TRANSACTION HISTORY' button is at the bottom right.

Step 2

- To initiate a payment, **click "Pay"** next to the desired account.
- Payment amount options will be presented after clicking "Pay"
 - Refer to message banner located at the top of the screen for additional details.
- Next, select a payment amount:
 - Bubble Options: Select one of the preset amounts shown.
- Once amount to pay is selected, **click "Continue"**

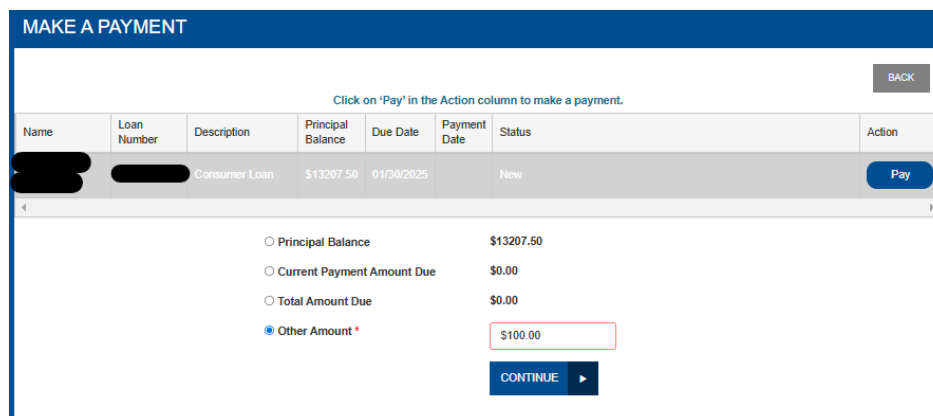
Payment Screen Overview:

Due Date: The due date is when your payment is expected to avoid any late fees. It will always show the most recent billing due date.

Current Payment Amount Due: This is the amount due to keep your account up to date.

Total Amount Due: This is the total amount you owe, including both your current bill and any past due balances.

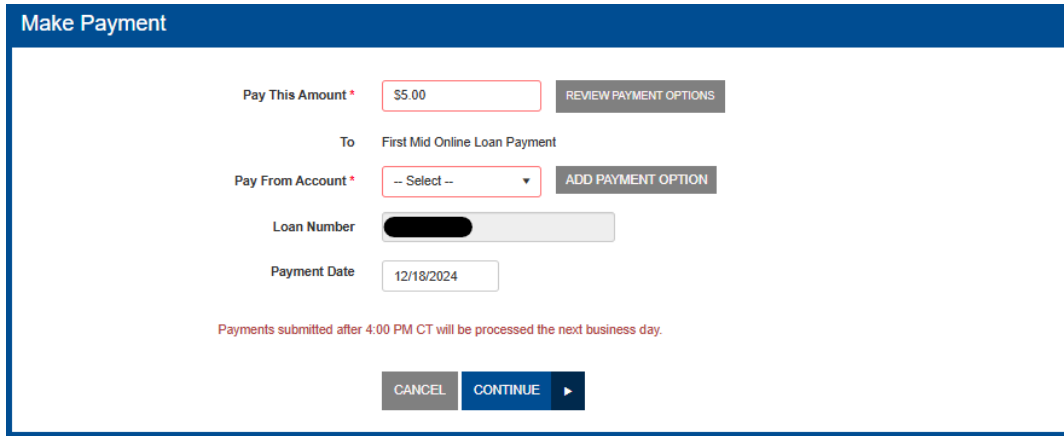
Other Amount preset: Enter a custom amount in the "Other Amount" box. **Note:** The amount must be less than or equal to the highest amount shown.



The screenshot shows the 'MAKE A PAYMENT' screen. It features a table with columns: Name, Loan Number, Description, Principal Balance, Due Date, Payment Date, Status, and Action. A 'Pay' button is next to the 'Action' column for a 'Consumer Loan'. Below the table, there are radio button options for 'Principal Balance', 'Current Payment Amount Due', 'Total Amount Due', and 'Other Amount'. The 'Other Amount' option is selected, and a text box contains '\$100.00'. A 'CONTINUE' button is at the bottom.

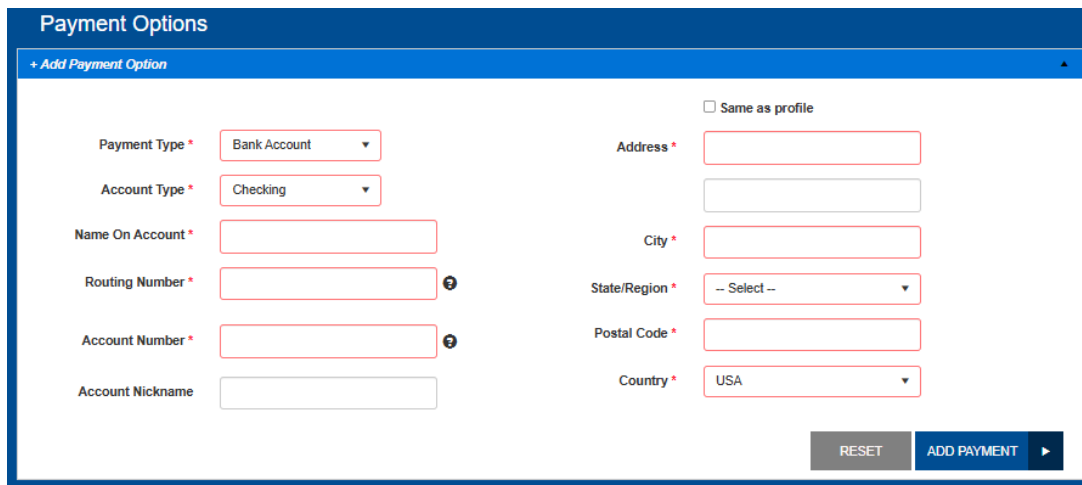
Step 3

- Select a payment method from the “Pay From Account” dropdown. Saved payment options will appear here.

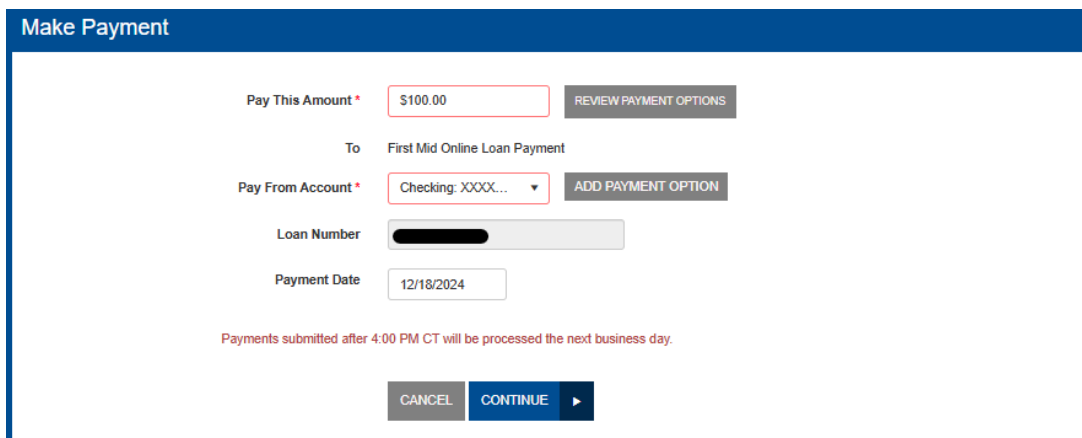


• If no

payment options are available: Click “Add Payment Option” to add a new payment method.



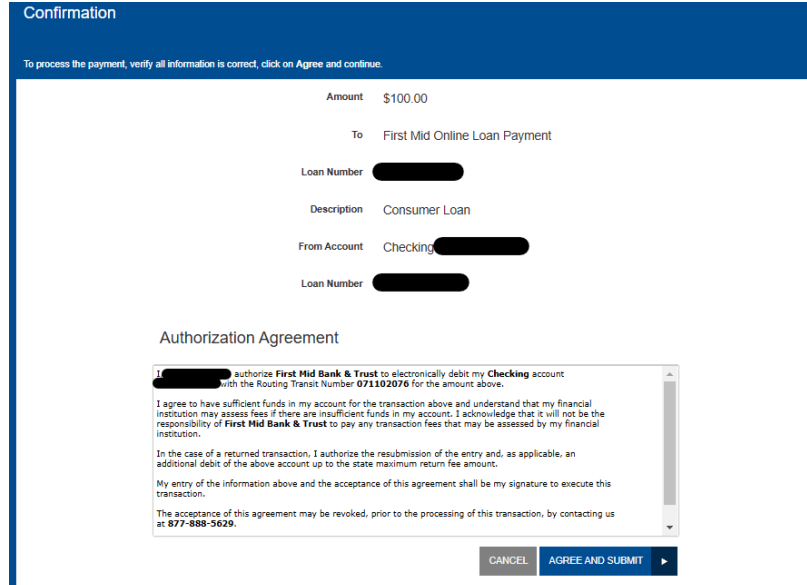
- After adding a payment method, you will be returned to the “Make Payment” screen to select the new option from the dropdown.



- After choosing the payment amount and account, click “Continue” to proceed to the confirmation screen

Step 4

- On the confirmation screen, review the payment details. Click **“Agree & Submit”** to complete the payment.



Confirmation

To process the payment, verify all information is correct, click on **Agree and continue**.

Amount \$100.00

To First Mid Online Loan Payment

Loan Number [REDACTED]

Description Consumer Loan

From Account Checking [REDACTED]

Loan Number [REDACTED]

Authorization Agreement

I [REDACTED] authorize **First Mid Bank & Trust** to electronically debit my **Checking** account with the Routing Transit Number **071102076** for the amount above.

I agree to have sufficient funds in my account for the transaction above and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of **First Mid Bank & Trust** to pay any transaction fees that may be assessed by my financial institution.

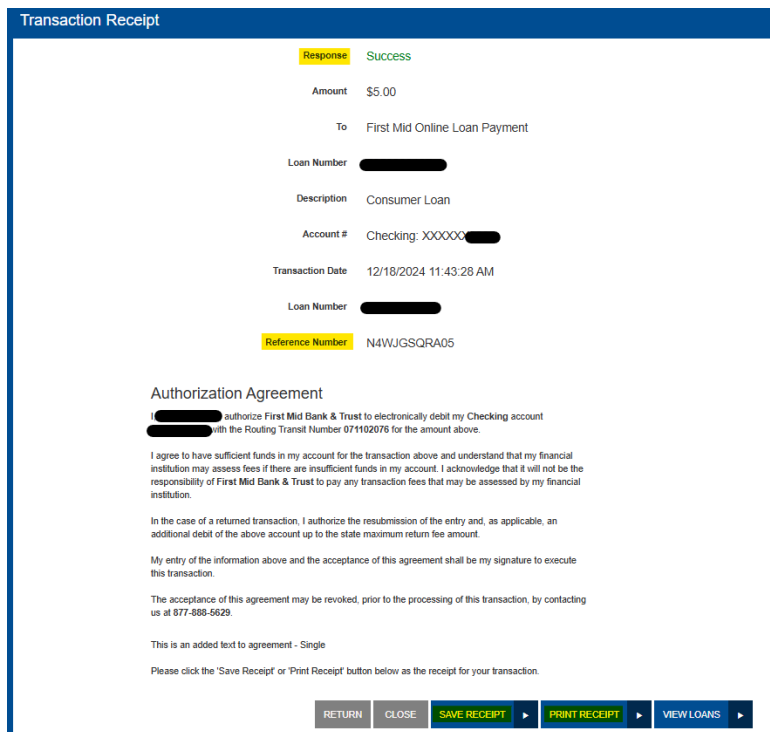
In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at **877-888-5629**.

Step 5

- After submission, a **Transaction Receipt** will appear with a **Reference Number** for the payment. Save or print the receipt for future reference.
- Click **“View Loans”** to return to the welcome screen. The session remains active, and the user stays logged in to the payment portal.



Transaction Receipt

Response Success

Amount \$5.00

To First Mid Online Loan Payment

Loan Number [REDACTED]

Description Consumer Loan

Account # Checking: XXXXXX [REDACTED]

Transaction Date 12/18/2024 11:43:28 AM

Loan Number [REDACTED]

Reference Number N4WJGSQA05

Authorization Agreement

I [REDACTED] authorize **First Mid Bank & Trust** to electronically debit my **Checking** account with the Routing Transit Number **071102076** for the amount above.

I agree to have sufficient funds in my account for the transaction above and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of **First Mid Bank & Trust** to pay any transaction fees that may be assessed by my financial institution.

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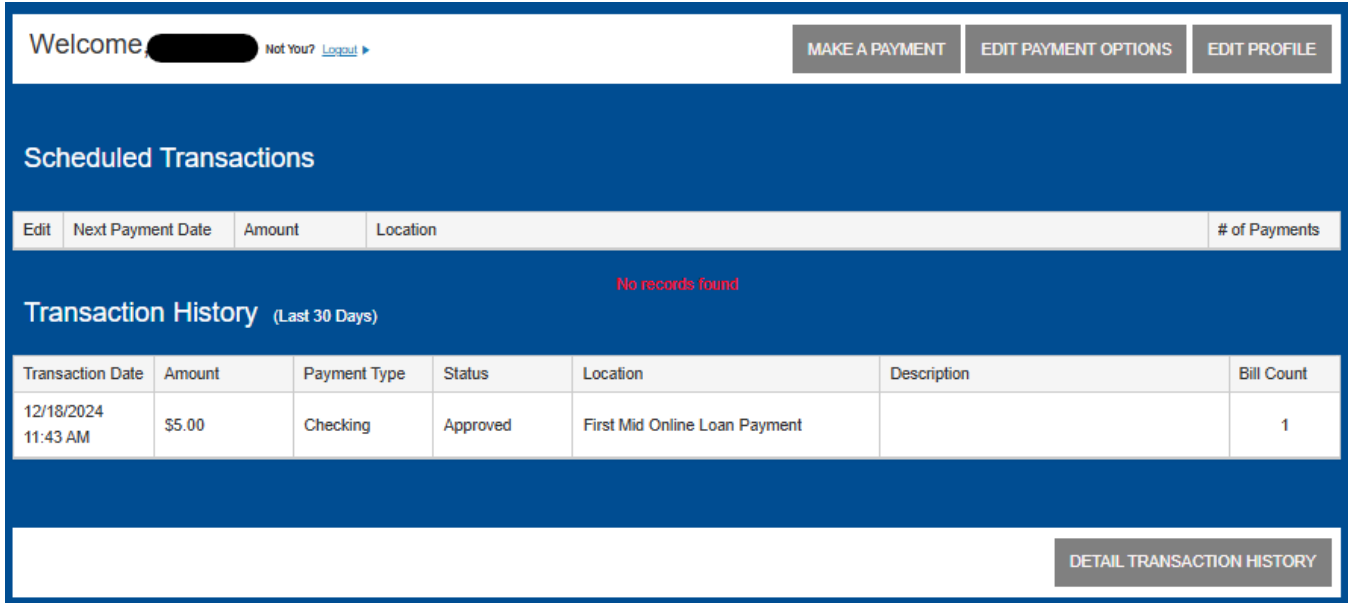
This is an added text to agreement - Single

Please click the 'Save Receipt' or 'Print Receipt' button below as the receipt for your transaction.

Express Loan Payment Portal: Creating an Account & How to Make a Payment

Additional Portal Information

- Navigate back to the Express Loan Payment Portal welcome screen to view your Transaction History, make another loan payment, edit your Payment Options, or Edit Profile.



The screenshot shows the Express Loan Payment Portal interface. At the top, there is a welcome message with a user name (blacked out), a "Not You?" link, and a "Logout" button. To the right are three buttons: "MAKE A PAYMENT", "EDIT PAYMENT OPTIONS", and "EDIT PROFILE". Below this is a section for "Scheduled Transactions" with a table that has columns for "Edit", "Next Payment Date", "Amount", "Location", and "# of Payments". Below the scheduled transactions section is a "Transaction History (Last 30 Days)" section with a red message "No records found". Below this is a table with columns for "Transaction Date", "Amount", "Payment Type", "Status", "Location", "Description", and "Bill Count". The table contains one record: "12/18/2024 11:43 AM", "\$5.00", "Checking", "Approved", "First Mid Online Loan Payment", and "1". At the bottom right of the screenshot is a button labeled "DETAIL TRANSACTION HISTORY".