

We're Better Together!



Blackhawk
Bank
is becoming

First Mid
BANK & TRUST

Customer Welcome Guide



WELCOME GUIDE CONTENTS

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, December 4. 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).

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Prior to December 1, 2023, please call for questions about your account or any of the Blackhawk Bank services:

Blackhawk Bank Client Services 866-771-8924

Beginning December 4, 2023, please call for questions about your account or any of the First Mid services:

First Mid Customer Support Center 877-888-5629

La asistencia al cliente en español está disponible a pedido.

LETTER FROM THE CEO

October 2023

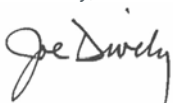
Dear Valued Customer,

As we are approaching the integration of Blackhawk Bank accounts to the First Mid Bank & Trust (First Mid) 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 Blackhawk Bank, 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 an \$8.0 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, Missouri, Texas, Wisconsin, and two loan production offices in Indianapolis and Bloomington, 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 Blackhawk Bank become First Mid?

The scheduled date for system conversion is at close of business on Friday, December 1, 2023. To accommodate the conversion of accounts to First Mid, Blackhawk banking centers will close at the following times:

Date	Blackhawk Location	Closing Time
Friday, Dec 1	St Charles	12:00 p.m.
	McHenry	4:00 p.m.
	Janesville	4:00 p.m.
	Remaining Locations	6:00 p.m.
Saturday, Dec 2	All Blackhawk 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, December 4, 2023. 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 3.*

Beginning Monday, December 4, 2023, 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 will temporarily be extended to 7:00 p.m., Monday - Friday.

Will there be any changes in bank services?

First Mid offers many of the same products and services offered by Blackhawk Bank. 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 5-6. 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.

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.

Update your contact information on file with Blackhawk Bank prior to December 1, 2023.
Contact information would include your preferred: email address, phone number, and mailing address.

Now - Friday, Dec. 1 **ACTION >** Continue banking as you normally do.
 ACTION > Verify Blackhawk Bank has your updated contact information on file, including your mailing address, email address, and phone number.
 ACTION > Visit www.firstmid.com/blackhawk to view conversion information online. Don't forget to also bookmark www.firstmid.com in your web browser.
 ACTION > Add communications@firstmid.com to your email contacts to ensure our emails land in your inbox.

Monday, Nov. 13 - Friday, Nov. 17 All Blackhawk Bank ATMs, with the exception of the Belvidere and St. Charles ATMs, will convert to First Mid ATMs. You could see periodic disruption of service while ATM conversions occur.

Monday, Nov. 20 - Friday, Dec. 1 **ACTION >** If you currently have a Blackhawk Bank debit card, watch for your new First Mid debit card and activation instructions to arrive in the mail.
 ACTION > Print or archive any Blackhawk Bank eStatements, check copies, etc. for your files. If you use an accounting platform, such as QuickBooks®, you should also download your transaction history prior to December 1.

Thursday, Nov. 30 **PLAN AHEAD** **Effective 4:00 p.m. (CT)**
Bill Pay will no longer be available through Blackhawk Bank.

Friday, Dec. 1 **PLAN AHEAD** **Blackhawk Bank locations will close at the following times and remain closed for the weekend:**

- St. Charles will close at 12:00 p.m. (CT).
- Janesville and McHenry will close at 4:00 p.m. (CT)
- All other Blackhawk locations and Customer Support will close at their normal Friday times.
- Belvidere & St Charles ATMs will convert to First Mid ATMs.

Effective 4:00 p.m. (CT)
 You will no longer be able to make transactions on your Blackhawk Bank account(s) through Online, Mobile, or Telephone Banking. Account information will be **viewable only** through Blackhawk Bank.

- Mobile Deposit will no longer be available through Blackhawk Bank.

Beginning 5:00 p.m. (CT)
 ATM service could be periodically interrupted throughout the weekend.

 ACTION >

- Start using your new First Mid debit card, *if you received one.*
- Your Blackhawk Bank debit card will no longer be active and should be destroyed.

Saturday, Dec. 2 **PLAN AHEAD** **All Blackhawk Bank locations and Customer Support will be closed on Saturday, December 2.**

Monday, Dec. 4 **PLAN AHEAD** Blackhawk Bank 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 www.firstmid.com.

ACTION > You may now sign in to First Mid Online and Mobile Banking.





NEW FIRST MID LOCATIONS

Beginning Monday, December 4, 2023, all Blackhawk Bank locations will operate as First Mid Bank & Trust.

BELOIT - Downtown

400 Broad Street
Beloit, WI 53511
608-364-8911

BELOIT - East

2200 Cranston Road
Beloit, WI 53511
608-364-8900

BELVIDERE

2141 N State Street
Belvidere, IL 61008
815-544-0777

JANESVILLE

2525 Milton Avenue
Suite 100
Janesville, WI 53545
608-314-0084

MACHESNEY PARK

9609 Forest Hills Road
Machesney Park, IL 61115
815-639-0777

McHENRY

3814 West Elm Street
McHenry, IL 60050
815-385-5400

ROCKFORD - 11th Street

3101 11th Street
Rockford, IL 61109
815-986-7174

ROCKFORD - Perryville

2475 N Perryville Road
Rockford, IL 61107
815-636-4371

ROSCOE

5506 Clayton Circle
Roscoe, IL 61073
815-623-3323

ST CHARLES

460 South First Street
St Charles, IL 60174
630-443-3981

Hours of operation at new First Mid locations will remain the same.

LOBBY HOURS

Monday - Friday: 9:00 a.m. - 5:30 p.m.
Saturday: 8:30 a.m. - 12:30 p.m.

DRIVE UP HOURS

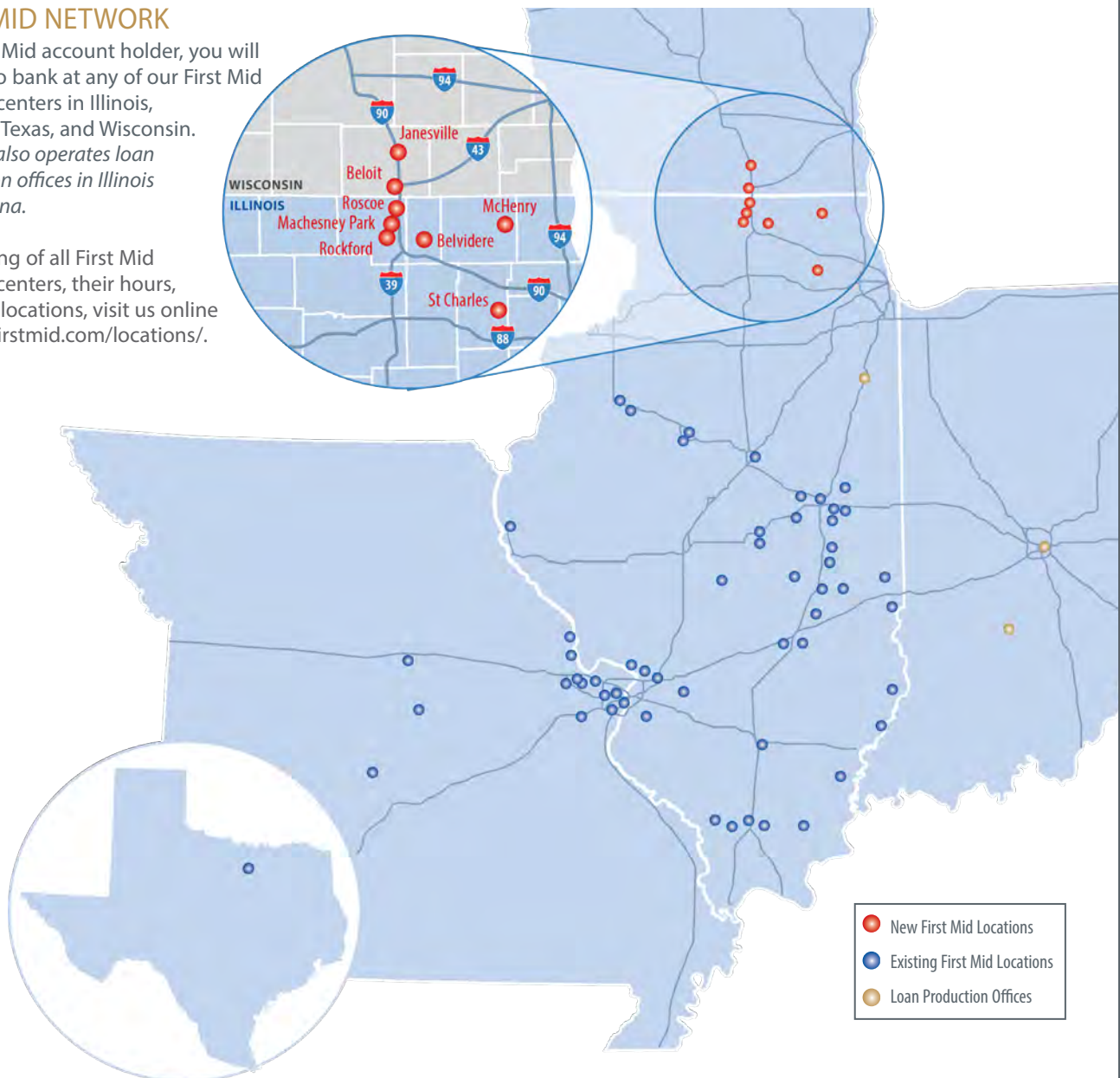
Monday - Friday: 7:30 a.m. - 6:00 p.m.
Saturday: 8:30 a.m. - 12:30 p.m.

*St Charles banking center is closed on Saturdays.

FIRST MID NETWORK

As a First Mid account holder, you will be able to bank at any of our First Mid banking centers in Illinois, Missouri, Texas, and Wisconsin. First Mid also operates loan production offices in Illinois and Indiana.

For a listing of all First Mid banking centers, their hours, and ATM locations, visit us online at www.firstmid.com/locations/.



Navigating changes in your personal banking accounts.

On pages 4-11, you'll find information to help you navigate the migration of your personal accounts from Blackhawk Bank to First Mid. There are answers to many frequently asked questions, information about the conversion of Blackhawk deposit accounts to a comparable First Mid account, and important details about debit cards, electronic transactions, and digital banking services. We hope you find this guide informative and helpful.

You will find a readiness checklist on page 12 that includes actions you should take to ensure a smooth transition of your personal accounts to First Mid.

The two most commonly asked questions:

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 > After December 4, 2023, 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 Blackhawk Bank.



You should receive your new First Mid debit card and activation instructions the third week of November. For security purposes, your new First Mid debit card will arrive in a plain white envelope that does not say First Mid or Blackhawk Bank.

Once you receive your First Mid card, you may call 800-992-3808 to activate the card and choose a PIN. *It's important to activate your card and set the PIN, so it is ready to begin using conversion weekend.* Once the initial PIN is selected, you can always change it in person at any First Mid ATM or banking center, or by calling 800-992-3808.

ACTION > Please do not attempt to use your new First Mid card prior to 5:00 p.m. (CT) on December 1; continue to use your Blackhawk Bank card until that time. As soon as you begin using your new First Mid card, you should destroy your Blackhawk Bank card.

ACTION > If you have automatic payments on your Blackhawk Bank card or have your card information on file with merchants, you may update your information after 5:00 p.m. (CT) on December 1. 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 Blackhawk Bank 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 on or after December 4.

PLAN AHEAD Due to the conversion process taking place over the weekend, use of your new card or access to ATMs could be limited or periodically interrupted. Please plan ahead and consider carrying alternative forms of payment.

If you have multiple accounts and more than one debit card, check the card mailer for the last four digits of the account tied to that card. Contact your local banking center to verify, if needed.

Will ATMs be available the weekend of December 1-4?

Some Blackhawk Bank ATMs will begin converting to First Mid ATMs prior to December 1. Once an ATM is converted to First Mid, you may continue to withdraw money using your Blackhawk Bank debit card but will not have the ability to make a deposit at that ATM until December 4. Signs will be posted on converted ATMs for communicating the limited services prior to December 4.

Friday, December 1 through Sunday, December 3, we anticipate all ATM access may be limited as we finalize the conversion of Blackhawk Bank to First Mid.

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

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 still receive debit card alerts?

ACTION > Beginning December 4, you will need to set up new debit card alerts using the card controls within the First Mid mobile banking app. See page 10 for details on our mobile banking app.

The card control features in the app also allow you to easily add your card to your mobile wallet (Apple Pay®, Google Pay, Samsung Pay, FitBit Pay), turn your card off/on as needed, set alerts, see spending insights, and set travel notices.

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 Blackhawk Bank checks through October 31, 2024. 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 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.

The table below shows how your current account will migrate to a First Mid product. If you wish to change your account after December 4, 2023, you may visit your local First Mid banking center, or call Customer Support at 877-888-5629.

Will my new checking account come with any additional benefits?

Yes. First Mid's checking accounts come with many free features such as a Visa® debit card, Online Banking, Online Bill Pay with Zelle®, and Mobile Banking with Mobile Deposits.

If you would like to switch your checking account after December 4, 2023, you may learn more about our other checking options by visiting us online at www.firstmid.com or by visiting your local First Mid banking center.

PERSONAL CHECKING	
Blackhawk Bank Account	New First Mid Account
Totally Free Checking Simply Checking E Checking Blackhawk Bank Club Acct Blackhawk Bank Club Acct +55	Silver Simply Free with eStatements <ul style="list-style-type: none"> Free Mobile Banking¹ Free Online Banking Free Online Bill Pay² Free eStatements Free VISA® debit card Mobile Wallet - Apple Pay®, Google Pay, Samsung Pay, FitBit Pay & Zelle® Free Telephone Banking Unlimited check writing <i>Restrictions:</i> \$3.00 paper statement fee
Interest Checking	Interest Checking - Receive all Silver Account Mobile and Online Features, PLUS: <ul style="list-style-type: none"> Tiered interest³ Unlimited check writing Free paper statements or eStatements Free VISA® debit card Up to \$4 of non-First Mid ATM fees waived each month, <i>upon request</i>. <i>Restrictions:</i> <ul style="list-style-type: none"> \$7.00 monthly maintenance fee - <i>waived when you maintain \$1,500 daily minimum balance in your Interest account during a statement cycle.</i>
Easy Money Checking	Easy Money - Receive all Silver Account Mobile and Online Features, PLUS: <ul style="list-style-type: none"> Free eStatements Tiered interest³ Unlimited check writing Free VISA® debit card Up to \$25 of non-First Mid ATM fees waived each month, <i>upon request</i>. Waived out of network Foreign ATM fees <i>Restrictions:</i> <ul style="list-style-type: none"> \$6.00 monthly maintenance fee - <i>waived when you maintain a \$250 daily minimum balance in your Easy Money account or maintain \$15,000 in total deposits with First Mid during a statement cycle.</i> \$3.00 paper statement fee
Watchdog Account <div style="background-color: #0056b3; color: white; padding: 5px; border-radius: 10px; display: inline-block;"> You will receive a separate mailing with complete details on your Additional Benefits. </div>	Watchdog - Receive all Silver Account Mobile and Online Features, PLUS: <ul style="list-style-type: none"> Unlimited check writing Free paper statements or eStatements Free VISA® debit card Waived out of network Foreign ATM fees Additional Benefits: <ul style="list-style-type: none"> IDProtect®⁴ including Monitoring, Resolution Services, and up to \$10,000 Expense Reimbursement Credit Score & Score Tracker⁴ Credit File Monitoring⁴ Financial Wellness 360⁴ Cell Phone Protection - up to \$600⁴ <i>Restrictions:</i> <ul style="list-style-type: none"> \$6.00 monthly maintenance fee - <i>waived when you maintain a \$5,000 daily minimum balance in your Watchdog account or maintain \$50,000 in total deposits with First Mid during a statement cycle.</i>
<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 December 4, 2023.</i>	

1. Message and data rates may apply. 2. Inactive Bill Pay accounts will be closed after 90 days. 3. 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. 4. Terms and conditions apply. Some benefits require registration/activation. Please speak with a First Mid Bank & Trust representative for complete details.

SAVINGS, CDs, MONEY MARKETS, IRAs

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 Blackhawk Bank 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 continue. *Interest in the amount of \$5.00 or less will be credited to the account instead of issuing a check. Interest payments on CDs may be withdrawn from the balance without penalty.*

The table below shows how your current account will migrate to a First Mid product.

If you wish to change your account after December 4, 2023, you may visit your local First Mid banking center, or call Customer Support at 877-888-5629.

If you would like to make any changes to how your interest payment is distributed, please contact your local First Mid banking center after December 4, 2023.

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 December 1, 2023. 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 2023, 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, 2023.

For 2023, you will not receive any additional reminders from either Blackhawk Bank 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.

PERSONAL SAVINGS & MONEY MARKET	
Blackhawk Bank Account	New First Mid Account
Regular Savings Insurance Savings	Retail Savings <ul style="list-style-type: none"> • \$100 minimum opening deposit • Earns interest¹ • \$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 cycle²
Youth Savings	Kids' First Savings <ul style="list-style-type: none"> • \$25 minimum opening deposit; no minimum balance • No service charges or transaction fees • Automatically converts to a Retail Savings account when account holder reaches age 19.
Christmas Club Savings	Christmas Club <ul style="list-style-type: none"> • \$1 minimum opening deposit; no minimum balance • No service charges or monthly maintenance fee • Matures mid-October and renews upon maturity. Upon maturity, account balance plus interest will be paid out to another First Mid deposit account, designated by the account owner.
Pinnacle Money Market Reward Money Market Premium Money Market Momentum Money Market Money Market Consumer	Retail Money Market <ul style="list-style-type: none"> • \$1,000 minimum opening deposit • \$5.00 monthly maintenance fee if balance falls below \$1,000 during statement cycle • Tiered interest¹
<p><i>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 December 4, 2023.</i></p>	

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

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.

I currently pay my loan with a coupon book from Blackhawk. Will I receive a new book from First Mid?

No. First Mid will send out monthly billing notices to all personal loan customers instead of coupon books. Once you begin receiving notices from First Mid, please destroy your Blackhawk Bank coupon book and make your future payments with the notice you receive from First Mid.

Home Mortgage Loans

For information regarding your home mortgage loan, you will receive a separate detailed welcome letter from our Mortgage Loan Servicing Center, Dovenmuehle Mortgage, Inc. (DMI), on or around November 15, 2023. 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 Blackhawk Bank checks through October 31, 2024. 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 following December 4, 2023?

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: 800-648-6145

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

Mortgage Loan Servicing: 800-914-7434

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

During the conversion, Blackhawk Bank is obligated to report your loan as transferred to another institution with a zero balance. In December, 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*

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 November 15, 2023.

Late Charges and Notice Statements

Effective December 4, 2023, 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 Blackhawk Bank, 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, December 4, 2023.*

Electronic Statements

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

ACTION > If you receive eStatements on your loan with Blackhawk Bank, you will need to re-establish eStatements with First Mid after Monday, December 4, 2023.



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 December 4, 2023, call 800-500-6085 and follow the prompts. The first time you call, use the last 4 digits of your social security number as your 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 Blackhawk Bank, those will remain in effect.

Checking Account Overdraft Lines of Credit

If you have an overdraft line of credit with Blackhawk Bank, the line of credit will transfer to First Mid with no changes to the account. Please note, 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 December 4, 2023 for details on your available options.

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.

Final Statements

Checking and savings accounts will receive a final paper statement for transactions through December 1, 2023 from Blackhawk Bank *(even if you normally receive eStatements)*.

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

OTHER SERVICES

Purchasing/Credit Cards

If you currently have a purchasing card through Blackhawk/ Banker's Bank, those accounts will not be converted to First Mid; they will remain active and there will be no changes.

Stop Payments

Stop payments associated with funds coming out of your account (debit) will remain in effect; however, deposit (credit) stops that are set up on your account will not convert. 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 payments requests on HELOC checks can not be initiated with First Mid.

2023 Year-End Tax Forms

You will receive 2023 tax forms from First Mid for activity that occurs in 2023 if the amount exceeds the minimum reportable required by the IRS.

Transaction Type	Cut-Off Times	
	Blackhawk	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.
Wires - Incoming & Outgoing	3:30 p.m.	4:00 p.m.
Bill Pay - including Zelle® and External Transfers	2:00 p.m.	9:00 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>		



IN-BANK & ADDITIONAL SERVICES

Safe Deposit Boxes

If you have a safe deposit box at Blackhawk Bank, 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 60 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.

DIRECT DEPOSITS, AUTOMATIC TRANSFERS, AUTOMATIC PAYMENTS/WITHDRAWALS

Direct Deposits

Pre-authorized deposit transactions that were established outside of Online Banking will continue through June 30, 2024. 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 >** On or after December 4, 2023, 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

Any automatic transfers you currently have set up between your accounts at Blackhawk Bank will continue automatically after conversion. Please review your statements and notify us immediately if a transfer does not occur.

Automatic Payments/Withdrawals

Pre-authorized payment/withdrawal transactions that were established outside of Online Banking will continue through June 30, 2024. 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 >** On or after December 4, 2023, 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

Additional Services

In addition to banking services and investments, First Mid brings an expanded range of offerings including trust services, insurance, agricultural lending, 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.

Any automatic payment/withdrawal or direct deposit currently established on your Blackhawk Bank 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

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 November 15, 2023 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 any online banking or bill pay service including those set up through Blackhawk Bank

- ACTION >** For either of these situations, please update your payment information through the originating source after December 1, 2023 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.

The following payments will continue without interruption:

- Payments currently set up as a transfer from your Blackhawk Bank deposit account or a First Mid deposit account
- Payments automatically originated through Blackhawk Bank from a deposit account at another Financial Institution

If you're not sure how your automatic payments are currently set up, contact your local Blackhawk Bank banking center for help.

- 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/RETAIL BANKING SERVICES

Personal/Retail Online Banking

Account Access

PLAN AHEAD You may continue to access your Online Banking through Blackhawk Bank until 4:00 p.m. (CT) on Friday, December 1, 2023. 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 in inquiry only and you will no longer be able to transact on your Blackhawk Bank account. Mobile Banking and Mobile Deposits will no longer be available after 4:00 p.m. (CT).

Print or archive Blackhawk Bank eStatements, check copies, etc. This must be completed before 4:00 p.m. (CT) on Friday, December 1, 2023.

ACTION > Beginning on Monday, December 4, 2023, you will use your Blackhawk Bank User ID to log in to the Personal Online Banking portal through the First Mid website at www.firstmid.com.

Your temporary password will be:
 B\$(last 6 digits of your SSN)Hawk
 Example: B\$123456Hawk

Please note: Any personal/retail account that holds more than 3 owners could experience a delay over the conversion weekend. If you do not see all the accounts that you are used to seeing, please contact Customer Support at 877-888-5629.

Personal/Retail Mobile Banking

First Mid offers Mobile Banking for personal accounts.

ACTION > If you are currently enrolled in Mobile Banking with Blackhawk Bank, you will need to re-enroll with First Mid beginning December 4, 2023.



Scan this code to download the First Mid Mobile App. You may enroll in First Mid's Online Banking directly from the 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 next day but could take up to two business days.

Mobile Bill Pay

First Mid's Bill Pay platform can be accessed through the Mobile Banking app. To utilize Mobile Bill Pay, you will first need to enroll through a web browser. If you are currently enrolled for Bill Pay with Blackhawk Bank, you will not have to re-enroll for First Mid's Bill Pay Service.

Telephone Banking

First Mid offers a Telephone Banking Solution.

ACTION > If you currently use Telephone Banking with Blackhawk Bank, you will have to re-establish your profile with First Mid. As of December 4, 2023, you may call 800-500-6085 and follow the prompts. The first time you use telephone banking, your PIN will be the last 4 digits of your social security number.

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, TransferNow, 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 Blackhawk Bank will continue without interruption.

PLAN AHEAD Transfers will not be completed over conversion weekend, after 4:00 p.m. on December 1 through December 3, 2023.

ACTION > Any **external** transfer currently established will need to be re-established in First Mid's Online Banking. Within Bill Pay, you may use TransferNow to send funds between your First Mid account and your account at another Financial Institution. We also offer Zelle® through Bill Pay. As of December 4, 2023, you will need to re-enroll in the Zelle® service and re-register your social token.

If you do not currently have the ability to request external transfers and would be interested in having the ability, please request enrollment through your banking center or contact our Customer Support Center at 877-888-5629.

Bill Pay

ACTION > If you are currently utilizing the Blackhawk Bank Bill Pay system, access to the system will end at 4:00 p.m. (CT) on Thursday, November 30, 2023. You will need to re-establish any eBills on the First Mid system. *Scheduled and recurring payments will be automatically converted to the First Mid system. We highly recommend that you print your Blackhawk Bank Bill Pay history, payees, and recurring payment information prior to November 30, 2023 in order to validate information converted from the Blackhawk Bank system to 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

First Mid's Routing Number is:
071102076

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 December 4, 2023.

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 Blackhawk Bank 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 Blackhawk Bank Online Banking system prior to December 1, 2023. After that date, you will only be able to download your First Mid transactions. **Transactions that will post to your Blackhawk Bank account Friday night, December 1, 2023, will need to be manually entered into your account management software.**

The current Budgeting Tools that Blackhawk Bank offers today will not be available after Friday, December 1, 2023. However, with First Mid's Personal/Retail Online Banking, you will have the ability to categorize your transactions. If you wish to save your accumulated information from your Blackhawk Bank financial management tool, you should save or download that information prior to 4:00 p.m. (CT) on December 1, 2023.

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.** First Mid outgoing wire instructions can be provided upon request. 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: FMAUS44

Wire Fees:

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





Your Personal Checklist

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

Before November 30, 2023

- If you have a Home Mortgage Loan, watch for a Welcome Letter with payment option details to arrive on or around Nov. 15.
- Add communications@firstmid.com to your contacts to ensure our emails land in your inbox.
- Print/archive your Bill Pay history, payees, and recurring payment information *for validation purposes only*.

Before December 1, 2023

- Update your contact information with Blackhawk Bank (email, phone & mailing address).
- Watch for your new First Mid debit card and activation instructions to arrive by the third week of November.
- Activate your new debit card & choose a PIN by calling 800-992-3808 - save your card and PIN until it's time to begin using it.
- Print/archive your Blackhawk Bank eStatements, check copies, etc.
- Download your transaction history for Quicken & QuickBooks®.
- Download information from your Blackhawk Bank personal financial management tool, if needed. First Mid does not support a financial management tool, but you will be able to categorize your transactions in Online Banking.

Friday, December 1, 2023

- Begin using your new First Mid debit card **after 5:00 p.m. (CT)**.
- Destroy your old Blackhawk Bank debit card once you begin using your new First Mid card.

Monday, December 4, 2023

Online Banking

- Sign in to Personal Online Banking at: www.firstmid.com Click the blue Personal button at the top of the home page for login area.
 - Your username will remain the same
 - Temporary password is: B\$(last 6 digits of your SSN)Hawk *Example: B\$123456Hawk*
- Validate all transfers established within Online Banking.
- Set up Online Banking account alerts.
- Sign up for eStatements, if you are not already enrolled. Loan eStatements will need to be re-established.
- 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

If you were enrolled in Mobile Banking with Blackhawk Bank, you will need to re-enroll in Mobile Banking with First Mid. **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 eBills.
- Zelle®** - within First Mid's Bill Pay, re-establish your Zelle® contacts to use this service through our Bill Pay platform

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 December 2, 2023. 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 December 2, 2023, but before your next automatic payment is due.**
- Set-up Telephone Banking credentials at 800-500-6085.
 - Your telephone banking PIN is last 4 digits of your Social Security number.



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)



Your Business Checklist

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



Before November 30, 2023

- Add communications@firstmid.com to your contacts to ensure our emails land in your inbox.
- Treasury Management Clients - watch for emails about training and other important information regarding your Treasury Management services.
- Print/archive your Bill Pay history, payees, and recurring payment information *for validation purposes only*.

Before December 1, 2023

- Update your contact information with Blackhawk Bank (email, phone & mailing address).
- Watch for your new First Mid debit card and activation instructions to arrive by the third week of November.
- Activate your new debit card & choose a PIN by calling 800-992-3808 - save your card and PIN until it's time to begin using it.
- Print/archive your Blackhawk Bank eStatements, check copies, etc.
- Download your transaction history for Quicken & QuickBooks®.
- Download information from your Blackhawk Bank business financial management tool, if needed.
First Mid does not support a financial management tool for business customers.
- Treasury Management Clients - print or archive ACH and wire templates.

Friday, December 1, 2023

- Begin using your new First Mid debit card **after 5:00 p.m. (CST)**.
- Destroy your old Blackhawk Bank debit card once you begin using your new First Mid card.

Monday, December 4, 2023

Online Banking

- Sign in to Business Online Banking - for business customers NOT utilizing Treasury Management Services**

Visit www.firstmid.com and click the blue Business button at the top of the home page .

You will need three pieces of login Information:

- Company ID - this will be communicated to you prior to Monday, December 4
- 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, December 4

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 in Online Banking:
 - Recurring or scheduled transfers (including loan payments)
 - Bank to Bank transfers
- Set up Online Banking account alerts.
- Sign up for eStatements if you are not already enrolled. Loan eStatements will need to be re-established.



SCAN ME



SCAN ME

Mobile Banking

- Download the **First Mid Business Mobile** app and contact First Mid Customer Support after Monday, December 4 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 eBills.

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 December 2, 2023. 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 December 2, 2023, but before your next automatic payment is due.
- Download the CardValet app to set alerts and controls on your First Mid business debit card.



**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)

OR

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

Navigating changes in your business banking accounts.

On pages 14-25 you'll find information to help you navigate the migration of your business accounts from Blackhawk Bank to First Mid. There are answers to many frequently asked questions, information about the conversion of Blackhawk deposit accounts to comparable First Mid accounts, and important details about debit cards, electronic transactions, and digital banking services. We hope you find this guide informative and helpful.

You will find a readiness checklist on page 13 that includes actions you should take to ensure a smooth transition of your business accounts to First Mid.

Information regarding the migration of personal banking accounts, including Personal Loans and Home Mortgage Loans, can be found in the Personal Banking Section, pages 4-11.

The two most commonly asked questions:

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 > After December 4, 2023, 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 Blackhawk Bank.



You should receive your new First Mid debit card and activation instructions the third week of November. For security purposes, your new First Mid debit card will arrive in a plain white envelope that does not say First Mid or Blackhawk Bank.

Once you receive your First Mid card, you may call 800-992-3808 to activate the card and choose a PIN. *It's important to activate your card and set the PIN, so it is ready to begin using conversion weekend.* Once the initial PIN is selected, you can always change it in person at any First Mid ATM or banking center, or by calling 800-992-3808.

ACTION > Please do not attempt to use your new First Mid card prior to 5:00 p.m. (CT) on December 1; continue to use your Blackhawk Bank card until that time. As soon as you begin using your new First Mid card, you should destroy your Blackhawk Bank debit card.

ACTION > If you have automatic payments on your Blackhawk Bank card or have your card information on file with merchants, you may update your information after 5:00 p.m. (CT) on December 1. 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 Blackhawk Bank 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 on or after December 4.

PLAN AHEAD Due to the conversion process taking place over the weekend, use of your new card or access to ATMs could be limited or periodically interrupted. Please plan ahead and consider carrying alternative forms of payment.

If you have multiple accounts and more than one debit card, check the card mailer for the last four digits of the account tied to that card, or contact your local banking center to verify, if needed.

Will ATMs be available the weekend of December 1-4?

Some Blackhawk Bank ATMs will begin converting to First Mid ATMs prior to December 1. Once an ATM is converted to First Mid, you may continue to withdraw money using your Blackhawk Bank debit card but will not have the ability to make a deposit at that ATM until December 4. Signs will be posted on converted ATMs for communicating the limited services prior to December 4.

Friday, December 1 through Sunday, December 3, we anticipate all ATM access may be limited as we finalize the conversion of Blackhawk Bank to First Mid.

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

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

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

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 still receive debit card alerts?

ACTION > If you would like to receive alerts on your business debit card transactions, you may download the CardValet app to set alerts, turn your card on/off as needed, see spending insights, and more.



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 Blackhawk Bank checks through October 31, 2024. As you need to re-order checks, visit your local First Mid banking center or call the Customer Support Center at 877-888-5629.

The table below shows how your current account will migrate to a First Mid product. If you wish to change your account after December 4, 2023, you may visit your local First Mid banking center, or call Customer Support 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.

BUSINESS CHECKING	
Blackhawk Bank Account	First Mid Account
New Business Checking VIP 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
Small Business Checking EZ Business Checking	Business Partner Checking <ul style="list-style-type: none"> \$15 monthly maintenance fee - <i>waived when you maintain a \$10,000 daily minimum balance in your Business Partner Checking</i> 250 free transaction items¹ during a statement cycle \$0.30 for each transaction item¹ over 250
Zero Balance Account Business Checking 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>
Business Now Account 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
Business Performance 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
Non-Profit Business Checking	Community Spirit Checking <ul style="list-style-type: none"> No monthly maintenance fee and no minimum balance 250 free transaction items¹ during a statement cycle \$0.30 for each transaction item¹ over 250
Municipal Checking	Public Fund <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>
Municipal Interest Checking	NOW Public Funds <ul style="list-style-type: none"> \$12.00 monthly maintenance fee \$0.15 for each transaction item¹ Tiered Interest²
IOLTA/IBRETA	IOLTA/IBRETA <ul style="list-style-type: none"> No monthly maintenance or transaction fees Tiered Interest²
ICS Shadow	ICS Demand Sweep <ul style="list-style-type: none"> New Sweep agreements will be required \$20 monthly maintenance fee Tiered Interest²

If you have questions regarding your new account, contact First Mid Customer Support after December 4, 2023.

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

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?

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 business CD, this will continue.
- If interest currently transfers to a Blackhawk Bank 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 continue. *Interest in the amount of \$5.00 or less will be credited to the account instead of issuing a check. Interest payments on CDs may be withdrawn from the balance without penalty.*

If you would like to make any changes to how your interest payment is distributed, please contact your local First Mid banking center after December 4, 2023.

The table below shows how your current account will migrate to a First Mid product. If you wish to change your account after December 4, 2023, you may visit your local First Mid banking center, or call Customer Support at 877-888-5629.

BUSINESS SAVINGS & MONEY MARKET	
Blackhawk Bank Account	New First Mid Account
Business Savings VIP 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 Interest Cash Sweep Business Money Market Business Pinnacle Money Market Premium Money Market Business Reward Money Market	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
Municipal MMDA	Public 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
Investor Savings	Business Prime First <ul style="list-style-type: none"> • \$15,000 minimum opening deposit • \$10 monthly maintenance fee if average balance falls below \$15,000 during statement cycle • Tiered Interest²
<i>If you have questions regarding your new account, contact First Mid Customer Support after December 4, 2023.</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.

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.

I currently pay my loan with a coupon book from Blackhawk Bank. Will I receive a new book from First Mid?

No. First Mid will send out monthly billing notices to all loan customers instead of coupon books. Once you begin receiving notices from First Mid, please destroy your Blackhawk Bank coupon book and make your future payments with the notice you receive from First Mid.

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 December 4, 2023, 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 following December 4, 2023?

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, Blackhawk Bank is obligated to report your loan as transferred to another institution with a zero balance. In December, 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 Blackhawk Bank, you will continue to receive a paper statement. *If you would like the convenience of an electronic statement, you can enroll through the Resource Center found in the First Mid Online Banking platform starting Monday, December 4, 2023.*

Electronic Statements

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

ACTION > If you receive eStatements on your loan with Blackhawk Bank, you will need to re-establish eStatements with First Mid after Monday, December 4, 2023.

Statement Date & Frequency

Business checking, savings, and money market accounts will have an end-of-month statement 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.

Final Statements

Checking and savings accounts will receive a final paper statement for transactions through December 1, 2023 from Blackhawk Bank (*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 December 4, 2023, call 800-500-6085 and follow the prompts. The first time you call, use the last 4 digits of your Employer Identification Number (EIN) as your 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.



IN-BANK & ADDITIONAL SERVICES

Safe Deposit Boxes

If you have a safe deposit box at Blackhawk Bank, 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 60 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.

Additional Services

In addition to banking services and investments, First Mid brings an expanded range of offerings including trust services, insurance, agricultural lending, 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.

OVERDRAFT PROTECTION

Existing Overdraft Protection Transfers

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

Checking Account Overdraft Lines of Credit

If you have an overdraft line of credit with Blackhawk Bank, the line of credit will transfer to First Mid with no changes to the account. 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 December 4, 2023 for details on your available options.

MERCHANT PROCESSING & PURCHASING/CREDIT CARDS

Merchant Card Processing

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

Purchasing/Credit Cards

If you currently have a purchasing card through Blackhawk Bank/Banker's Bank, those accounts will not be converted to First Mid; they will remain active and there will be no changes.

OTHER SERVICES

Stop Payments

Stop payments associated with funds coming out of your account (debit) will remain in effect; however, deposit (credit) stops that are set up on your account will not convert. 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.

2023 Year-End Tax Forms

You will receive 2023 tax forms from First Mid for activity that occurs in 2023 if the amount exceeds the minimum reportable required by the IRS.

DIRECT DEPOSITS, AUTOMATIC TRANSFERS, AUTOMATIC PAYMENTS/WITHDRAWALS

Direct Deposits

Pre-authorized deposit transactions that were established outside of Online Banking will continue through June 30, 2024. 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 >** On or after December 4, 2023, 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

Any automatic transfers you currently have set up between your accounts within Online Banking at Blackhawk Bank will need to be re-established.

Automatic Payments/Withdrawals

Pre-authorized payment/withdrawal transactions that were established outside of Online Banking will continue through June 30, 2024. 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 >** On or after December 4, 2023, 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 Blackhawk Bank 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 any online banking or bill pay service including those set up through Blackhawk Bank

- ACTION >** For either of these situations, please update your payment information through the originating source after December 1, 2023 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.

The following payments should continue without interruption:

- Payments currently set up as a transfer from your Blackhawk Bank deposit account or a First Mid deposit account
- Payments automatically originated through Blackhawk Bank from a deposit account at another Financial Institution

If you're not sure how your automatic payments are currently set up, contact your local Blackhawk Bank banking center for help.

- 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 Blackhawk Bank's Online Banking platform, you will be enrolled in First Mid's Small Business Online Banking services. In most cases you will retain your current Blackhawk Bank User ID.

PLAN AHEAD You may continue to access your Online Banking through Blackhawk Bank until 4:00 p.m. (CT) on Friday, December 1, 2023. Scheduled transactions made prior to 4:00 p.m. (CT) will be processed as normal. After 4:00 p.m. (CT), Online and Telephone Banking will be in inquiry only, and you will no longer be able to transact on your Blackhawk Bank account.

Print or archive Blackhawk Bank eStatements, check copies, transaction history, etc. This must be completed before 4:00 p.m. (CT) on Friday, December 1, 2023.

Account Access

ACTION > Throughout conversion weekend, December 1 - 4, 2023, you will receive emails from communications@firstmid.com that will contain all applicable login information. **Please watch for these emails.**

Beginning on Monday, December 4, 2023, you will access the Business Online Banking portal through the First Mid website at www.firstmid.com by clicking the blue "Business" button at the top of the screen.

First Mid's Routing Number is:
071102076

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 Blackhawk Bank, you will need to re-enroll with First Mid beginning December 4, 2023.



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, balances and payment processing will not be available until December 4, 2023.



Small Business Money Movement

Transaction History

If you currently use Blackhawk Bank's Online Banking solution, transaction history will not convert to the First Mid Online Banking platform. History will begin archiving as of December 4, 2023.

Business Bill Pay

Online Bill Pay services will be available beginning Monday, December 4, 2023.

ACTION > If you are currently utilizing the Blackhawk Bank Bill Pay system, access to the system will end at 4:00 p.m. (CT) on Thursday, November 30, 2023. You will need to re-establish any eBills on the First Mid system. *Scheduled and recurring payments will be automatically converted to the First Mid system.* **We highly recommend that you print your Blackhawk Bank Bill Pay history, payees, and recurring payment information prior to November 30, 2023 in order to validate information converted from the Blackhawk Bank system to 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 Business Online Banking Resource Center starting December 4, 2023.



Internal Account Transfers

Any scheduled or recurring internal transfers currently set up through Online Banking with Blackhawk, will need to be re-established with First Mid. Transfers will not be completed over conversion weekend, after 4:00 p.m. on December 1 through December 3, 2023.

External Account Transfers

Any external Bank to Bank transfer established through Consumer Online and Mobile Banking with Blackhawk will not convert. These transfers will have to be established through a different payment channel.

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 Blackhawk Bank 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 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 Blackhawk Online Banking system prior to December 1, 2023. After that date, you will only be able to download your First Mid transactions. **Transactions that will post to your Blackhawk account Friday night, December 1, 2023, will need to be manually entered into your account management software.**

The Budgeting Tools that Blackhawk Bank offers today will not be available after Friday, December 1, 2023. If you wish to save your accumulated information from your Blackhawk Bank financial management tool, you should save or download that information prior to 4:00 p.m. (CT) on December 1, 2023.

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. Requests submitted and approved before 4:00 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 4:00 p.m. (CT) will be processed the next business day. First Mid outgoing wire instructions can be provided upon request. 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: FMAUS44

Wire Fees:

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

COMMERCIAL BANKING SERVICES FOR TREASURY MANAGEMENT CLIENTS

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.** That product suite includes but is not limited to: ACH Origination, Fraud Protections, Remote Deposit Capture, or Online Wire Initiation. If you are established as such a business and currently use Blackhawk Bank's Online Banking platform, you will be enrolled in First Mid's Commercial Online Banking services.

PLAN AHEAD You may continue to access your Online Banking through Blackhawk Bank until 4:00 p.m. (CT) on Friday, December 1, 2023. Scheduled transactions made prior to 4:00 p.m. (CT) will be processed as normal. After 4:00 p.m. (CT) Online and Telephone Banking will be in inquiry only, and you will no longer be able to transact on your Blackhawk Bank account.

Print or archive Blackhawk Bank eStatements, check copies, transaction history, etc. This must be completed before 4:00 p.m. (CT) on Friday, December 1, 2023.

Account Access

First Mid utilizes a secure solution for Online Banking access for Treasury Management clients called Commercial Online Banking Secure Browser. This solution provides a hardened stance against fraud. The browser is a java-based application that runs on a user's computer and provides a captive, safe environment for accessing Commercial Online Banking. **Secure Browser must be downloaded on your computer.**

ACTION > Throughout conversion weekend, December 1 - 4, 2023, you will receive emails from communications@firstmid.com that will contain all applicable login information. **Please watch for these emails.**

Beginning on Monday, December 4, 2023, 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**

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 Blackhawk Bank, you will need to re-enroll with First Mid beginning December 4, 2023.



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, balances and payment processing will not be available until December 4, 2023.



Commercial Online Banking Money Movement Transaction History

If you currently use Blackhawk Bank's Online Banking solution, transaction history will not convert to the First Mid Online banking platform. History will begin archiving as of December 4, 2023.

Commercial Bill Pay

Online Bill Pay services will be available beginning Monday, December 4, 2023.

ACTION > If you are currently utilizing the Blackhawk Bank Bill Pay system, access to the system will end at 4:00 p.m. (CT) on Thursday, November 30, 2023. You will need to re-establish any eBills on the First Mid system. *Scheduled and recurring payments will be automatically converted to the First Mid system.* **We highly recommend that you print your Blackhawk Bank Bill Pay history, payees, and recurring payment information prior to November 30, 2023 in order to validate information converted from the Blackhawk Bank system to 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 Treasury Services Support at 833-680-5110.

If you are not currently enrolled for Bill Pay and would be interested in having this service, you can enroll for Bill Pay through the First Mid Commercial Online Banking Resource Center starting December 4, 2023.

Internal Account Transfers

Any scheduled or recurring internal transfers currently set up through Online Banking with Blackhawk Bank, will need to be re-established with First Mid. Transfers will not be completed over conversion weekend, after 4:00 p.m. on December 1 through December 3, 2023.

TREASURY MANAGEMENT PRODUCT SUITE

ACH Origination

First Mid offers a solution for business customers to electronically send funds for various reasons, including payroll and vendor payments. **If you currently have ACH Origination enabled with Blackhawk Bank, 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 Blackhawk Bank's platform until 4:00 p.m. (CT) on December 1, 2023.

PLAN AHEAD No ACH file or transaction originated with Blackhawk Bank should have an effective date past December 1, 2023.

ACTION > Beginning December 4, 2023 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 Blackhawk Bank 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.

**First Mid's Routing Number is:
071102076**

If you use templates and/or payees to submit your ACH originations, these will be converted from the Blackhawk Bank platform to First Mid's Commercial Online Banking. **We highly recommend that you print or archive these templates/payees prior to December 1, 2023 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 December 4, 2023.

Wire Transfers

First Mid offers a solution for business customers to electronically send funds for various reasons, including vendor payments, real estate transactions, international payments, etc. **If you currently have Wire Transfers enabled with Blackhawk Bank Online Banking, you will continue to have this service with First Mid.** Your service will be converted to our Commercial Online Banking system. First Mid Wire instructions can be provided for any customer needing to update their agreements with vendors and other payees. You will continue to use Blackhawk Bank's platform until 4:00 p.m. (CT) on December 1, 2023.

ACTION > Beginning on December 4, 2023, you will submit your Wire requests through our Commercial Online Banking Platform. If you are currently uploading a daily file to the Blackhawk Bank system today, you will be able to upload that file to the First Mid system.

If you use templates and/or payees to submit your wire transfers, these will be converted from the Blackhawk Bank platform to First Mid's Commercial Online Banking. **We highly recommend that you print or archive these templates/payees prior to December 1, 2023 for validation purposes.**

If you do not currently have Wire Transfers enabled but are interested in this service, please contact Treasury Services at 833-680-5110, after December 4, 2023.

Remote Deposit Capture

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

You will continue to use the Blackhawk Bank platform until 4:00 p.m. (CT) on December 1, 2023.

PLAN AHEAD Remote Deposit Capture services will be unavailable after 4:00 p.m. (CT) on December 1 through December 3, 2023.

ACTION > Throughout conversion weekend, December 1 - 4, 2023, you will receive emails from **communications@firstmid.com** that will contain all applicable login information. **Please watch for these emails.**

Beginning on Monday, December 4, 2023, 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 December 4, 2023.

TREASURY MANAGEMENT PRODUCT SUITE

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 Blackhawk Biz Mobile app, this service will continue with First Mid.**

You will continue to use the Blackhawk Biz Mobile app until 4:00 p.m. (CT) on December 1, 2023.

PLAN AHEAD Mobile Remote Deposit services will be unavailable after 4:00 p.m. (CT) on December 1 through December 3, 2023.

ACTION > Throughout conversion weekend, December 1 - 4, 2023, you will receive emails from communications@firstmid.com that will contain all applicable login information. **Please watch for these emails.**



Scan this code to download the First Mid Business Deposit 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, deposits will not be available until December 4, 2023.



Beginning on Monday, December 4, 2023, you will deposit your checks through the First Mid BizDeposit App. **We highly recommend that you print or archive check deposit history prior to December 1, 2023 as this history will not convert.**

If you do not currently have Business Mobile Deposit enabled but are interested in this service, please contact Treasury Services at 833-680-5110, after December 4, 2023.

Fraud Protection

First Mid offers two solutions for business customers to help monitor deposit accounts and prevent fraudulent activity. Those solutions are ACH and Check Positive Pay. **If you currently have these services enabled with Blackhawk Bank, you will continue to have this service with First Mid.** Your service will be converted to First Mid's fraud prevention platform. You will continue to use Blackhawk Bank's platform until 12:00 p.m. (CT) on December 1, 2023.

ACTION > **Beginning on Monday, December 4, 2023,** 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 Blackhawk Bank system today, you will be able to upload that file to the First Mid system. If you currently have an established Approved/Blocked list for ACH Positive Pay, it will be converted from the Blackhawk Bank platform to First Mid.

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 December 4, 2023.

Treasury Management Training Sessions

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

Watch for emails from communications@firstmid.com that will contain training details.

Please add communications@firstmid.com to your contacts so these emails land in your inbox.



Transaction Type	Cut-Off Times	
	Blackhawk	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	7:00 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	4:00 p.m.	4:00 p.m.
Wires (Domestic & International)	3:30 p.m.	4:00 p.m.
Bill Pay	2:00 p.m.	9:00 p.m.
Positive Pay Decisioning	12:00 p.m.	12:00 p.m.
ACH Fraud Filter Decisioning	12:00 p.m.	12:00 p.m.
Lockbox	N/A	4:00 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.

Account Management Software

First Mid allows customers to connect their accounts and Online Banking to various account management software. First Mid offers Direct Connect for the QuickBooks® Desktop solution. This service can be established after December 4, 2023.

ACTION > If you are currently using QuickBooks® or a similar solution, you will need to download your transaction history from the Blackhawk Bank Online Banking system prior to December 1, 2023. After that date, you will only be able to download your First Mid transactions. **Transactions that will post to your Blackhawk Bank account Friday night, December 1, 2023, will need to be manually entered into your account management software.**

The Budgeting Tools that Blackhawk Bank offers today will not be available after Friday, December 1, 2023. If you wish to save your accumulated information from your Blackhawk Bank financial management tool, you should save or download that information prior to 4:00 p.m. (CT) on December 1, 2023.

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

