

SCB  SOY CAPITAL
SOY CAPITAL BANK AND TRUST COMPANY

is becoming

 **First Mid**
BANK & TRUST



Welcome to the First Mid family!

CUSTOMER GUIDE

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For questions about the conversion,
visit your local banking center or call
First Mid's Customer Support Center at 877-888-5629.

What to Expect Conversion Weekend

We understand that making a transition to a new bank can seem daunting, so we've created the conversion "snapshot" below to make the process smoother. More details are contained throughout this packet of information.

Now through Friday, April 5:

- Continue banking as you normally do.

Friday, April 5:

- ATM service could be periodically interrupted beginning at 8:00 a.m. (CST)
- **PLAN AHEAD: Soy Capital Bank locations will close at the following times and will remain closed for the weekend.**
 - Decatur South Franklin LOBBY and DRIVE UP will close at 3:00 p.m. (CST)
 - Decatur US Route 36 LOBBY and DRIVE UP will close at 5:00 p.m. (CST)
 - All other Soy Capital Bank LOBBIES and DRIVE UPS will close at their normal Friday times.
- Access to your account through Soy Capital Bank's Online, Mobile and Telephone Banking will no longer be available after 4:30 p.m. (CST)
- Soy Capital Bank's Bill Pay service will no longer be available after 4:30 p.m. (CST)
- Soy Capital Bank debit and ATM cards will no longer be active after 5:00 p.m. (CST) At this time you may activate and start using your new First Mid debit card. *(see page 10 for details)*

Monday, April 8:

- Soy Capital Bank locations will reopen as First Mid.
(see pages 28-29 for locations and hours)
- You may sign into First Mid's Online Banking.
Visit www.firstmid.com for details.

For all Soy Capital Bank customers, we strongly encourage you to make sure your personal contact information on file with Soy Capital Bank is updated and accurate prior to the weekend of April 5, 2019.

Personal contact information would include your preferred: email address, phone number and mailing address.

Frequently Asked Questions

General Information

Who is First Mid Bank & Trust?

First Mid Bank & Trust (known to many as “First Mid”) was first chartered in 1865 and has since grown into a more than \$3.8 billion community-focused organization that provides financial services through a network of 67 banking centers in Illinois and Missouri. Our mission is to fulfill the financial needs of our communities with exceptional personal service, professionalism and integrity.

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

When will Soy Capital Bank become First Mid Bank & Trust (First Mid)?

The “scheduled” date is at close of business on Friday, April 5, 2019. To accommodate the conversion of accounts to First Mid, on Friday, April 5th, the Decatur South Franklin location will close at 3:00 p.m. (CST) and the Decatur US Route 36 location will close at 5:00 p.m. (CST). All other Soy Capital Bank locations will close at their normal Friday time.

Will I be able to bank at other First Mid banking centers?

Yes. You will be able to transact business at any First Mid location beginning Monday, April 8, 2019. To find all First Mid banking centers in your area, visit www.firstmid.com.

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?

There will be only minor changes to the hours at some locations. A list of the banking center hours effective Monday, April 8 may be found on pages 28-29 of this Customer Guide.

Will there be any changes in bank services?

First Mid offers many of the same products and services offered by Soy Capital 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.

A comparison of products may be found on pages 17-24. To view other products offered by First Mid, visit our website at www.firstmid.com.

Will any of my account numbers change?

Most checking, savings, IRA, certificate of deposit and loan 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.

If you received notification of a servicer change to your mortgage loan, please refer to that notice for account number information.

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. **First Mid's routing number is: 071102076**

How can I get account information after hours?

First Mid offers access to your account information 24 hours a day, seven days a week through Online Banking 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 - see page 13 for details. You may also use an ATM to obtain balance information.

Customer Support Center hours are Monday – Friday, 7:00 a.m. – 6:00 p.m. (CST) and Saturday, 8:00 a.m. – 2:00 p.m. (CST) and can be reached at 877-888-5629.

Where can I go for more information?

You can talk to the employees at your banking center or visit us on the web at www.firstmid.com for more information. You may also contact any existing First Mid banking center or call our Customer Support Center at 877-888-5629. We want to make this transition as easy as possible and will gladly answer any questions you may have.

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: <http://www.fdic.gov/edie/>.

I have previously received year-end tax forms on my deposit or loan account from Soy Capital Bank. Who will I get them from for 2019?

You will receive 2019 tax forms from First Mid for activity that occurs in 2019 if the amount exceeds the minimum reportable required by the IRS.

What is First Mid's wire processing schedule?

Retail customers can initiate out-going wire transfers at any of our branch locations.

Outgoing wire transfers completed at the branch, Monday through Friday (excluding bank holidays), before 2:30 p.m. (CST) will be sent the same day. Any outgoing transfers completed after the 2:30 p.m. cut-off time will be sent out on the next business day.

Frequently Asked Questions - *continued*

Incoming wire transfers received by First Mid, Monday through Friday, before 4:00 p.m. (CST) will be posted to the customer's account on that day. Any incoming transfers received after the 4:00 p.m. cut-off time will be posted to the customer's account on the next business day.

No wire transfers are processed on Saturdays, Sundays or holidays.

For business customers please see pages 15-16 for more information.

Deposit Accounts

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 Soy Capital Bank checks. 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.

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

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

Your current interest rate is assured to maturity on your certificate of deposit account.

Will my new checking account come with any additional benefits?

First Mid's checking accounts come with many free features such as a Visa® debit card, Online Banking, Online Bill Pay, and Mobile Banking with Mobile Deposits. Some of our accounts also offer waived foreign ATM fees.

If you would like more benefits, you may want to switch your checking account after April 8th to one of our value-added accounts. Classic Checking and Premier Checking offer Cash-Back Rewards, AD&D Insurance and Shopping Discounts. And, Premier Checking is our only account that also offers an Identity Theft Protection Program. To learn more about these checking options, visit www.firstmid.com.

Will I continue to receive a statement with my deposit account?

Yes. First Mid offers both paper and eStatements through our Online Banking system. Checking accounts receive monthly statements. Savings accounts receive quarterly statements, but current account balances may be viewed within Online Banking.

eStatements: If you are currently enrolled in eStatements, this service will continue after the conversion.

Paper Statements: If you currently receive a paper statement and would like the convenience of an electronic statement, first sign up for Online Banking at www.firstmid.com and then enroll in eStatements.

Your statement may arrive on a different day of the month than it currently does. If you had multiple accounts combined into one statement, you will continue to receive a combined statement. *If your previously combined statement is not combined from First Mid, please contact our Customer Support Center at 877-888-5629.*

For checking and savings accounts, you will receive a paper final statement for transactions through April 5, 2019 from Soy Capital Bank.

With certificates of deposit, you will receive a year-end statement from First Mid.

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 Soy Capital 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 you would like to make any changes to how your interest payment is distributed, please contact your local First Mid banking center.

Direct Deposit and Automatic Payments or Transfers

What happens to my pre-authorized automatic deposits or withdrawals to my account?

Any pre-authorized transactions will continue without interruption for a period of time. Please verify on your statement and/or on Online Banking that all transactions that you are expecting are processed to your account properly. Contact the Customer Support Center at 877-888-5629 or your local First Mid banking center if you need assistance.

We will send a notification containing your new account information to the sending party for each transaction received by First Mid. **Action may be required by you to change your account number and routing number for some companies.** If so, First Mid will contact you. You may also contact each vendor directly after Monday, April 8 to provide them with First Mid's routing number and account number to ensure no disruption in service.



Please verify that all automatic transactions that 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.

Frequently Asked Questions - *continued*



If you receive Social Security income in the form of a direct deposit, you must contact the Social Security Administration to update your account information with First Mid's routing number. The Social Security Administration will NOT allow First Mid to request this change on your behalf.

First Mid's routing number is: 071102076

I currently have an automatic transfer between my deposit accounts at Soy Capital Bank. Will those continue?

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

Recurring or scheduled transfers through Online Banking will not continue.

See page 11 for more details.

I currently have two signatures required on my checking account at Soy Capital Bank. Will this continue?

No. Two signature accounts will not be monitored by First Mid. You can continue to have two signature lines on your checks, however First Mid will not monitor. If you choose to have the two signatures monitored there will be a \$50.00 monthly fee. *You may want to contact your local Soy Capital Bank location prior to conversion to discuss options.*

I currently have the ability to complete transfers to/from my accounts at another institution. Does First Mid offer this feature?

If you currently have an external transfer set up, it will continue. If you wish to establish any new external transfers, please visit any of our First Mid banking centers to initiate the request.

Will my stop payments remain in effect?

Stop payments associated with funds coming out of your account (debit) will remain in effect; however, deposit (credit) stops that you have 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.

Individual Retirement Account (IRA)

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 April 5, 2019. These plans include Traditional, Roth, SEP and Educational IRAs. If you have questions about the transfer of the custodians, please contact the Customer Support Center at 877-888-5629.

Tax Reporting for your IRA

You should have already received your 2018 tax forms 5498 from Soy Capital Bank or the account balance as of December 31, 2018. You will receive future 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, 2019. **You will no longer receive a reminder from either Soy Capital Bank or First Mid.**

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.

Loan Accounts

Will the terms of my loan change?

The loan terms remain unchanged until maturity for all loans.

I currently pay my loan with a coupon book from Soy Capital Bank.

Will I get a new coupon book from First Mid?

You will receive a new First Mid coupon book within 90 days for all loans except residential mortgage loans. Please continue to use your current coupons until you receive your new ones. Once you receive the new First Mid coupons, please destroy your Soy Capital Bank coupon book. All residential mortgage loans that previously had coupon books will receive First Mid loan billing statements. Please note that all billing statements will be mailed to the physical mailing address on file for the account.



Please Review this Important Notice Regarding Loan Payments:

All loan payments must be accompanied by the account number, coupon, 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. *However, if you received notification of a servicer change to your mortgage, please refer to that notice for mailing information.*

Our hours of operation for receiving loan payments are generally 9:00 a.m. – 5:00 p.m. (CST), 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 in a timely manner.

Frequently Asked Questions - *continued*

Who can I call if I have questions on my existing loans?

For questions on existing loans regarding the application of payments, insurance or payoff quotes, please call our Loan Post Closing Department at 1-800-648-6145.

If you received notification of a servicer change to your mortgage, please refer to that notice for calling information for loan questions.

Automatic Loan Payments

What happens to my pre-authorized automatic payments?

ACTION MAY BE REQUIRED. You will need to re-establish your payment information, including First Mid's routing number under the following circumstances:

- An automatic transfer from another financial institution that was set up through that financial institution
- A transfer through an online banking or bill pay service other than Soy Capital Bank

For either of the above situations, please update your payment information after April 5, 2019 but prior to the next payment due date to:

First Mid Bank & Trust, PO Box 499, Mattoon, IL 61938

First Mid's routing number is: 071102076

Note: If your loan number is changing, you will receive a separate personal 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 above situations.

The following payments should continue without interruption:

- Payments currently set up as a transfer from your Soy Capital Bank deposit account or a First Mid deposit account
- Payments currently set up as an automatic account transfer through Soy Capital Bank from a deposit account at another financial institution
- Payments currently set up as an automatic account transfer through Soy Capital Bank's personal online banking or bill pay
- Payments currently set up as an automatic account transfer through Soy Capital Bank's business online banking or bill pay, will convert to an automatic account transfer directly from the deposit account associated with your current transfer; however, you will no longer be able to see the transfer in business online banking. If you wish to reset the transfer up in business online banking or bill pay, you will need to contact the Customer Support Center at 877-888-5629 so that the transfer is not duplicated

If you are not sure how your automatic payments are currently set up, please contact your local Soy Capital Bank banking center for help.



IMPORTANT: Please verify all automatic transactions you are expecting have processed to your account.

Home Equity Line of Credit (HELOC)

Can I still use my present supply of checks for my HELOC?

You will receive a supply of First Mid checks that you can begin using on April 6, 2019, at which time you should destroy your existing checks. As you need to reorder checks, visit your local First Mid banking center or call the Customer Support Center at 877-888-5629.

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

Will I receive a card to access my HELOC?

No. If you would like to receive a card on your loan, please contact your branch to request one after April 8th.

Overdraft Support

Will my insufficient funds transfer on my checking account remain in place?

Yes. Your insufficient funds transfer from your savings or other deposit account will remain in effect.

Does First Mid offer any other type of overdraft protection?

Yes. First Mid offers overdraft protection on checking accounts that qualify. You may contact our Overdraft Support at 866-888-7968 after April 8 for details on your available options.

Safe Deposit Boxes

Do I have to do anything to transfer my Soy Capital Bank safe deposit box to First Mid?

You do not have to do anything to move your safe deposit box lease to First Mid. First Mid offers a variety of safe deposit box sizes and 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 at actual cost. Safe deposit boxes are not FDIC insured.

Electronic Services - Personal

ATM / Debit Cards

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

Yes, but please continue to use your Soy Capital Bank card until 5:00 p.m. (CST) on April 5.

You should receive your new First Mid debit card and activation instructions before the end of March. **Please do not attempt to activate and use your new First Mid card prior to 5:00 p.m. (CST) on April 5.** You should destroy your Soy Capital Bank debit card and/or ATM card once your First Mid card has been activated. You will no longer receive a separate ATM and debit card. The First Mid debit card serves as an ATM card and doubles as a debit card, allowing you to make purchases anywhere VISA is accepted.

If you have not used your Soy Capital 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.



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 more than one debit card tied to different accounts, you will need to call your local banking center to verify which card is associated with each account.

Will I receive a new Home Equity Line of Credit card?

No. If you would like to receive a card, please contact your local branch.

Will ATMs be available the weekend of April 5 - April 7?

Beginning Friday, April 5, we anticipate that ATM access may be limited as we convert Soy Capital Bank ATMs to First Mid ATMs. Signs will be posted on ATMs during this time.

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 \$1,500.

If you have specific questions, concerning your limits, contact the Customer Support Center at 877-888-5629 or your local First Mid banking center.

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 my automatic payments continue on my Soy Capital Bank card?

No. You will need to contact your merchant or service provider to update your card number and expiration date once you activate your new card, but thereafter First Mid will automatically update your card information.

Will I still receive Debit Card Alerts?

First Mid utilizes Visa Purchase Alerts that allows you to enroll your card and receive real-time alerts when your card is used for a qualified purchase that meets the criteria you select during enrollment.* To sign up, visit <https://visa.com/purchasealerts>.

**A qualified transaction is any transaction routed through Visa.*

Personal Online Banking, eAlerts & Bill Pay

Will I have access to my account information online with First Mid?

Yes. Online Banking services are available for your personal accounts through our website at www.firstmid.com.

Please visit www.firstmid.com for Personal Online Banking details and first-time log in instructions.

You may continue to access your Online Banking through www.soybank.com, by telephone or Mobile Banking until 4:30 p.m. (CST) on Friday, April 5, 2019. Scheduled transactions made prior to 4:30 p.m. will be processed as normal. Access to your transaction history for Soy Capital Bank will not be available after 4:30 p.m.



If you wish to print or archive any Soy Capital Bank eStatements, check copies, etc. you must do so before 4:30 p.m. (CST) on Friday, April 5, 2019.

It is important to make plans to sign into First Mid's Online Banking through our website at www.firstmid.com beginning on Monday, April 8, 2019. If you need assistance, please call us at 877-888-5629 or stop by your local First Mid banking center.

Will my recurring or scheduled transfers need to be set up again in the First Mid Online Banking system?

No. If you currently have scheduled or recurring transfers set up in your current Online Banking system, you will not need to reschedule these on the new system. Transfers will not be permitted over the conversion weekend, April 5 through April 8. Please make note of these now so that you may review them after your initial log in.

Will I be able to pay my bills online with First Mid?

Yes. Online Bill Pay services are available.

If you are currently utilizing Soy Capital Bank's Bill Pay system, access to the system will end at 4:30 p.m. (CST) on Friday, April 5, 2019. We strongly suggest you print out your Soy Capital Bank's Bill Pay history, payees and recurring payment information prior to Friday, April 5, 2019.

Access to First Mid's Bill Pay system will be available beginning Tuesday, April 9, 2019. Please visit www.firstmid.com for additional details.

If you would like to enroll in First Mid's Bill Pay services you may do so through our Online Banking at www.firstmid.com. You can register for our Bill Pay services with your First Mid account number beginning Tuesday, April 9, 2019.

Frequently Asked Questions - *continued*

What will happen to my eStatements?

If you are currently enrolled in eStatements with Soy Capital Bank, you will automatically be enrolled in eStatements with First Mid. Please verify your email address within your First Mid Online Banking account.

Paper Statements: If you currently receive a paper statement and would like the convenience of an electronic statement, first sign up for Online Banking at www.firstmid.com and then enroll in eStatements.

Your statement may arrive on a different day of the month than it currently does. Your statement may arrive on a different day of the month than it currently does. If you had multiple accounts combined into one statement, you will continue to receive a combined statement. *If your previously combined statement is not combined from First Mid, please contact our Customer Support Center at 877-888-5629.* Savings accounts receive quarterly statements, but current account balances may be viewed within Online Banking.



You will need to log into Soy Capital Bank's Online Banking prior to Friday, April 5, 2019 and print or save any previous statements.

Your April 5th statement from Soy Capital Bank will arrive in paper format.

Can I receive alerts on my account?

Yes. You will need to log into First Mid Online Banking and set up any alerts you wish to receive on your accounts.

If I use Quicken® or QuickBooks®, will my Soy Capital Bank transaction history be available after April 5, 2019?

In order to retain your Soy Capital Bank transaction history, you will need to download them from Soy Capital Bank's Online Banking prior to April 5, 2019. After that date, you will only be able to download your First Mid transactions to Quicken® and QuickBooks®. Transactions to your Soy Capital Bank account posting Friday night, April 5, 2019, will need to be manually entered into Quicken® or QuickBooks®.

Personal Mobile Banking

Does First Mid offer Mobile Banking and Mobile Deposits?

First Mid offers both Mobile Banking and Mobile Deposits for personal accounts. If you were enrolled in Mobile Banking with Soy Capital Bank, you will need to re-enroll in First Mid's Mobile Banking beginning April 8, 2019 and download First Mid's app. Using the First Mid mobile app, First Mid does not charge a fee to make a mobile deposits.

Mobile Only and Mobile Bill Pay Users: First Mid's Mobile Banking and Online Bill Pay are directly connected to our Online Banking system. Therefore, you will need to sign up for Online Banking first and then download the First Mid Mobile Banking App. To utilize Online Bill Pay, you will need to enroll.

Telephone Banking

Will I be able to access my accounts by telephone?

Beginning April 8, 2019, 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 number. For more information on our Telephone Banking service, visit www.firstmid.com.

Electronic Services - Business

Will I receive a new business debit card from First Mid?

Yes, but please continue to use your Soy Capital Bank card until 5:00 p.m. (CST) on April 5. Your new First Mid business debit card will be a different design than your personal debit card. You should receive your new card and activation instructions before the end of March. **Please do not attempt to activate and use your new First Mid card prior to 5:00p.m. (CST) on April 5.** You should destroy your Soy Capital Bank debit card once your First Mid card has been activated.

Standard card limits are as follows:

- ATM daily limit \$510;
- POS (point-of-sale) daily limit \$2,000.

If you have specific questions, concerning your limits, contact the Customer Support Center at 877-888-5629 or your local First Mid banking center.



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 more than one debit card tied to different accounts, you will need to call your local banking center to verify which card is associated with each account.

Will business customers have access to account information online with First Mid?

Yes. Business Online Banking services are available for your business accounts through our website at www.firstmid.com. If you are a Soy Capital Bank Business Online Banking customer, you will be enrolled in First Mid's online banking services and in most cases will retain your Soy Capital Bank username. If your username does change, you will be notified by letter.

Frequently Asked Questions - *continued*

For Businesses who use any of our Treasury Management Services, including ACH, Positive Pay, Remote Deposit, Fraud Filter or Wires, you will be logging into our new Commercial Online Banking. Prior to April 5, 2019, you will need to take these steps to ensure you are prepared for using the new Commercial Online Banking.

1. Download and install a Secure Browser on your computer desktop. The secure browser will be used to access your new Commercial Online Banking. Links, available versions and supporting documents can be found at www.firstmid.com.
2. Save your Activation Key. Your Activation Key will be sent in a separate email prior to Monday, April 8, 2019 and will be needed the first time you log into Commercial Online Banking using your secure browser.
3. Print your ACH templates to validate your information in the new system.
4. Print your wire templates to validate your information in the new system.

For Businesses who use only Business Online Banking and/or Bill Pay, you will be logging into our Business Online Banking. You will need to click "Business" on our website homepage to go to the Business Online Banking login screen. The system will require the following THREE pieces of information:

1. Your Business Online Banking Username (Access ID)
 - Most users will retain your current Business Online Banking username. If your user name needs to change - you will be notified ahead of time.
2. Your Company ID Number
 - This will be communicated to you prior to Monday, April 8.
3. A Temporary Password
 - Prior to Monday, April 8 you will receive instructions on your password. The first time you log in to First Mid's Business Online Banking, you will then be prompted to change your password.

You may continue to access your Online Banking through www.soybank.com, by telephone or Mobile Banking until 4:30 p.m. (CST) on Friday, April 5, 2019. Scheduled transactions made prior to 4:30 p.m. will be processed as normal. Access to your transaction history for Soy Capital Bank will not be available after 4:30 p.m.



If you wish to print or archive any Soy Capital Bank eStatements, check copies, etc. you must do so before 4:30 p.m. (CST) on Friday, April 5, 2019.

It is important to make plans to sign into First Mid's Business Online Banking through our website at www.firstmid.com or through the secure browser, beginning on Monday, April 8, 2019. If you need assistance, please call us at 877-888-5629 or stop by your local First Mid banking center.

Will I be able to pay my Company's bills online with First Mid?

Yes. Online Bill Pay services are available.

If you are currently utilizing Soy Capital Bank's Bill Pay system, **you will need to print out your Soy Capital Bank's Bill Pay history, payees and recurring payment information prior to April 5, 2019.** Access to Soy Capital Bank's Bill Pay system will end at 4:30 p.m. (CST) on Friday, April 5, 2019.

You will be able to log into First Mid's Online Banking to access Bill Pay beginning Tuesday, April 9, 2019. The first time you log in, you will need to accept the terms and conditions.

Previously approved eBills will be not converted and must be set up within First Mid's Online Bill Pay system. Payee information will convert, but the history will not.

If you would like to enroll in First Mid's Business Bill Pay services you may do so by completing the Business Bill Pay enrollment form, located on Business Online Banking. You can begin this process on Monday, April 8, 2019.

What will happen to my Company's eStatements?

If you are currently enrolled in eStatements through Soy Capital Bank, you will automatically be enrolled in eStatements with First Mid. Please verify your email address within your First Mid Online Banking account.

You will need to log into Soy Capital Bank's Online Banking prior to Friday, April 5, 2019 and print or save any previous statements. Your April 5, 2019 statement from Soy Capital Bank will arrive in paper format.

Will I receive alerts on my business account?

You will need to log into Online Banking and set up any alerts you wish to receive on your accounts.

What will happen to my Remote Deposit Services?

After 4:00 p.m. (CST) on April 5, 2019, your existing Remote Deposit system will no longer be active. You will keep your existing hardware; however, in order to activate your system with First Mid, we will need to update your current system with the appropriate software. We will contact you directly to assist in the conversion process. You will be able to log into the First Mid Remote Deposit system beginning Monday, April 8, 2019.

How do I send or receive wire transfers with First Mid?

Beginning April 8, 2019, you will need to make sure any incoming wire transfers contain First Mid's routing number and your new account number if applicable. If your wire transfer does not have the appropriate routing number listed, your wire transfer could be returned. To initiate an outgoing wire transfer, contact your local First Mid banking center. **First Mid's routing number is 071102076.**

What is First Mid's wire processing schedule?

Business customers can initiate outgoing wire transfers at any of our branch locations or through their Business Online Banking portal, if they are set up to do so.

Outgoing wire transfers completed, Monday through Friday (excluding federal holidays), before 3:00 p.m. (CST), will be sent the same day. Any out-going transfers completed after the 3:00 p.m. (CST) cut-off will be sent out on the next business day.

Incoming wire transfers received by First Mid, Monday through Friday, before 4:00 p.m. (CST) will be posted to the business's account on that day. Any incoming transfers received after the 4:00 p.m. cut-off time will be posted to the business's account on the next business day.

No wires are processed on Saturdays, Sundays or holidays.

Does First Mid offer services for collecting returned checks that I have deposited to my account?

Yes. First Mid automatically enrolls all business accounts in DoubleCheck, our electronic check recovery service, at no additional cost to you. If you would like more information about this service, or would like to opt out of this service, please call the Customer Support Center at 877-888-5629.

What will happen to my commercial services, like ACH Origination and Positive Pay?

If you currently have any of these services with Soy Capital Bank, you will continue to have this service with First Mid. We will contact you directly to provide further details. If you do not currently have any of these services but are interested in setting it up after April 8, 2019, please contact your local First Mid banking center or call the Customer Support Center at: 877-888-5629. We also offer ACH Fraud Filter to provide additional account protection.

Credit Cards and Merchant Processing

Will my Soy Capital Bank credit card convert to a First Mid credit card?

Yes. You will continue to use your Soy Capital Bank credit card until it expires or is replaced by a new First Mid card.

Who do I contact if I have questions relating to merchant credit card processing?

Your merchant credit card processing services will remain with Elavon. Should you have questions relating to this service, please contact Elavon's customer support at 800-725-1243 or custsvc@elavon.com.

First Mid offers merchant credit card processing through its partner, TSYS. If you have questions regarding this service or would like a quote for your business, please contact your local First Mid banking center.



First Mid Deposit Accounts

First Mid offers an array of accounts to meet your financial needs. The following pages compare your previous Soy Capital Bank products and show how your accounts will merge into First Mid products.

Interest rates, annual percentage yields, and other personal deposit account fees are included in the Terms, Conditions and Fees booklet enclosed in this packet.

Personal Deposit Accounts

PERSONAL CHECKING ACCOUNTS

Current Soy Capital Bank Account	New First Mid Account
Soy Fresh Start	StartNew Checking
Simply Soy	Basic Checking
Simply Smart	Interest Checking

Full account details may be found in the enclosed document, "Understanding Your Deposit Account".

StartNew Checking

An opportunity to rebuild your credit.

Features:

- Free VISA® debit card
- Free Online Banking
- Free First Mid ATMs
- Free Telephone Banking
- Free eStatements
- Free Mobile Banking⁴
- Checks available

Requirements:

- \$50 minimum opening deposit
- \$9.95 monthly maintenance fee - *reduced to \$6.95 with direct deposit during each statement cycle, excluding transfers from another First Mid account.*

Basic Checking

Features:

- Free VISA® debit card
- Free Online Banking
- Free Online Bill Pay¹
- Free First Mid ATMs
- Free Telephone Banking
- Free eStatements
- Free Mobile Banking²
- Unlimited check writing

Requirements:

- \$50 minimum opening deposit
- No minimum balance
- \$3 monthly maintenance fee

To waive fee:

Monthly maintenance fee waived when you sign up for eStatements with Online Banking, or for customers age 62 or older.

Interest Checking

All the Basic Checking Features, plus:

- Tiered interest³
- Unlimited check writing
- Free paper statements or eStatements
- Discounted loan rates⁴
- Up to \$4 of First Mid foreign ATM fees waived each month

Requirements:

- \$1,000 minimum opening deposit
- No minimum balance
- \$7 monthly maintenance fee

To waive fee:

Monthly maintenance fee waived when you maintain a \$1,500 daily minimum balance in your Interest Checking.

1. Inactive Online Bill Pay accounts will be closed after 90 days. 2. Message and data rates may apply. 3. Interest earned on daily balance. Variable rate subject to change at First Mid's discretion. 4. Subject to terms and approval.

First Mid offers the additional checking options below.
If you wish to change your account following the conversion,
you may visit your local First Mid banking center, or call our
Customer Support Center at 1-877-888-5629.

Student Basic Checking

All the features of Basic Checking, plus:

- \$1.00 out-of-network ATM fee waived.
Foreign fees may apply at non-First Mid ATMs.

Requirements:

- No minimum opening deposit
- No minimum balance
- No monthly maintenance fee
- Projected Graduation Date¹

Classic Checking

All the features of Basic Checking, plus:

- Tiered interest²
- Free account alerts with Online Banking
- One free or discounted box of checks each year
- Up to \$12 foreign ATM fees waived each month (*upon request*)
- Bonus rates on savings and CDs available
- Discounted consumer loan rates³
- No fee on cashier's checks and money orders
- Discount on VISA® gift cards
- Standard size safe deposit box (1 year free)⁴
- Special offers on Group Travel
- Free Financial Planning Session

Requirements:

- \$100 minimum opening deposit
- No minimum balance
- \$4.95 monthly maintenance fee

To waive fee:

Monthly maintenance fee waived when you maintain \$5,000 daily minimum balance in your Classic Checking, or maintain a daily minimum balance of \$50,000 in total deposit balances with First Mid.

Third Party Benefits (Available through Econocheck Corporation. Activation or registration required.)

- Up to \$10,000 AD&D Insurance Coverage⁵
- \$50,000 Common Carrier Accidental Death Insurance⁵
- Cash Back Member Rewards - **Receive up to \$40/year**
- Health Savings Discounts
- Shopping Rewards™
- Digital Access to Travel and Entertainment Discounts

Premier Checking

All the features of Classic Checking, plus these **enhanced Third Party Benefits:**

- **\$100,000** Common Carrier Accidental Death Insurance⁵
- Cash Back Member Rewards - **Receive up to \$80/year**
- **ID PROTECT®** - An identity theft & fraud assistance program. *Ask us for details about this valuable benefit!*

Requirements:

- \$100 minimum opening deposit
- No minimum balance
- \$7.95 monthly maintenance fee

To waive fee:

Monthly maintenance fee waived when you maintain \$5,000 daily minimum balance in your Premier Checking, or maintain a daily minimum balance of \$50,000 in total deposit balances with First Mid.

1. Projected Graduation Date is required to open a Basic Student Checking account. Thirty (30) days after the Projected Graduation Date, Basic Student Checking will convert to a Basic Checking Account, which includes \$3.00 Monthly Maintenance Fee (waived if you choose to receive eStatements or if you are age 62 or older). Account owners are responsible for notifying the Bank if the Projected Graduation Date changes. This notification could affect the assessment of the Monthly Maintenance Fee associated with the conversion to the Basic Checking Account. 2. Interest earned on daily balance. Variable rate subject to change at First Mid's discretion. 3. Subject to terms and approval. 4. Subject to availability. 5. Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.



PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

Current Soy Capital Bank Account	New First Mid Account
Minor Savings	Kids' First
Regular Savings	Retail Savings
Christmas Club	Christmas Club
Personal Money Markets	Retail Money Market

Full account details may be found in the enclosed document, "Understanding Your Deposit Account".

First Mid offers additional Personal Saving options, including Summer Savings, Certificates of Deposit, Individual Retirement Accounts, Health Savings, and our Retail Prime First Money Market. To learn more about these options, visit your local First Mid banking center or visit us online at www.firstmid.com.

If you wish to change your account following the conversion, please call our **Customer Support Center at 1-877-888-5629**.

Kids' First Savings - for minors age 18 and under

- \$25 minimum opening deposit
- No minimum balance
- No service charges or transaction fees
- Each new account comes with a First Mid piggy bank
- Automatically converts to a Retail Savings account when the account holder reaches age 19.

Retail Savings

- \$100 minimum opening deposit
- No minimum balance
- \$5 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 a statement cycle

Christmas Club

Features:

- \$1 minimum opening deposit
- No service charges or transaction fees
- Earns simple interest on the average balance.
Rate determined each year before opening dates.
- Interest is not paid until account matures and balance is paid out.
- Account is automatically renewable at each maturity.

Restrictions:

- Christmas Clubs may be opened between mid-October and end of January.*
- Payout at maturity must be transferred to another First Mid deposit account.

* Opening dates vary year-to-year.

Retail Money Market

- \$1,000 minimum opening deposit
- No minimum balance
- \$5.00 monthly maintenance fee if balance falls below \$1,000 during statement cycle
- \$5.00 will be charged for each third-party debit transaction in excess of 6 during a statement cycle ¹
- Tiered interest ²

1. Transaction Limitations: In person and ATM transactions are unlimited. Monthly account activity is limited to 6 withdrawals or transfers to another account or to a third party. This includes transfers that are pre-authorized, automatic, or by telephone or computer transfer. 2. Interest earned on daily balance. Variable rate subject to change at First Mid's discretion.

Business Deposit Accounts



When you're a business owner, your business success depends on accurate and cost-effective checking services. First Mid is here to help. We provide a variety of business checking products to meet the needs of any size business.

Treasury Management Services

First Mid also offers a wide variety of Treasury Management Services that help you maintain control of your day-to-day business. And when you bundle these services with a First Mid business checking account, you'll save both time and money.

- Online Business Banking
- Online Business Bill Pay
- Remote Deposit
- Merchant Card Services
- Wire Transfers
- Sweep Accounts
- ACH Origination
- Double Check
- Positive Pay
- ACH Fraud Filter
- Corporate VISA® Credit & Debit Cards
- Zero Balance Accounts

Talk with one of our Treasury Management Representatives to learn more about any of these valuable business tools.

If you wish to upgrade or change your Business Checking account following the conversion, talk with a Treasury Management Representative to learn about the business account options with First Mid.

BUSINESS CHECKING ACCOUNTS

Current Soy Capital Bank Account	New First Mid Account
Simply Free Business Commercial Checking	Basic Business Checking with: <ul style="list-style-type: none"> • No monthly maintenance fee • 150 free transactions items¹ during a statement cycle • \$0.30 for each transaction item¹ over 150
Soy Corporate Plus Commercial Interest	Commercial Interest Checking with: <ul style="list-style-type: none"> • \$12.00 monthly maintenance fee • \$0.15 for each transaction item¹ • Tiered Interest²
Not For Profit	Community Spirit Checking with: <ul style="list-style-type: none"> • No monthly maintenance fee • 250 free transactions items¹ during a statement cycle • \$0.30 for each transaction item¹ over 250
Lawyer Trust (IOLTA)	Spirit Interest Checking with: <ul style="list-style-type: none"> • Tiered Interest² • \$1,000 minimum balance required to earn interest
Public Funds	NOW Public Funds with: <ul style="list-style-type: none"> • \$1,000 minimum opening deposit • \$12.00 monthly maintenance fee • \$0.15 for each transaction item¹ • Tiered Interest²

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.

If you wish to upgrade or change your Business Savings or Money Market account following the conversion, **talk with a Treasury Management Representative to learn about the business account options with First Mid.**

BUSINESS SAVINGS AND MONEY MARKET ACCOUNTS

Current Soy Capital Bank Account	New First Mid Account
Business Money Market	Business Money Market
Commercial Savings	Business Savings
Cash Management	Corporate Sweep

Full account details may be found in the enclosed document, "Understanding Your Deposit Account".

Business Money Market & Public Funds Money Market

- \$1,000 minimum opening deposit
- \$5 monthly maintenance fee if balance falls below \$1,000 during statement cycle
- Activity fee of \$0.50 will be charged for each debit transaction in excess of 4 during a statement cycle¹
- Tiered Interest²

Business Savings

- \$100 minimum opening deposit
- \$5 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 a statement cycle¹

Corporate Sweep

- New Sweep Agreements will be required
- No monthly maintenance fee
- Tiered Interest²

1. Transaction Limitations: In person and ATM transactions are unlimited. Monthly account activity is limited to 6 withdrawals or transfers to another account or to a third party. This includes transfers that are pre-authorized, automatic, or by telephone computer transfer. Withdrawals in excess of 6 during a statement cycle may result in account closure.

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.



Additional Personal Services

Mortgages and Loans

First Mid offers a full range of home financing options and consumer loans. You can also increase your buying power by using our Online Mortgage Center to apply for mortgage pre-approval, so when you're shopping for the perfect home you already know what you can afford.

Card Services

Make purchases easy by using a First Mid debit card to instantly access the funds in your account. Our debit cards are compatible with Mobile Wallet services, like ApplePay, GooglePay and Samsung Pay. You may also apply for a First Mid credit card which offers competitive rates and reward programs to choose from. Both our debit cards and credit cards carry the VISA® symbol, so they are accepted at thousands of merchants and ATMs worldwide.

eServices

Time is key in today's fast paced world. That's why we offer multiple channels of convenience, allowing you to obtain account information and manage your finances from practically anywhere.

- Online Banking & Mobile Banking with Bill Pay, Popmoney and eStatements
- Online Loan Applications
- Online Account Creation
- ClickSWITCH™ · Online transferring of automatic payments & direct deposits
- Text/Email Account Alerts
- Telephone Banking



Business Financing

Commercial Loans and Lines of Credit

Whether you're looking to start a business or expand and grow the one you have, First Mid's commercial lenders have the knowledge to structure the best loan for your situation.

First Mid has a long-standing relationship with the Small Business Administration and is a Certified Lender and Express Lender with the SBA. As one of the top providers of SBA 7(a) loans in Illinois, we have been recognized five consecutive years for our continued commitment to small business.

And if you're wanting to improve the cash flow in your business, our Accounts Receivable Financing may be the answer you're looking for. This program puts your company on an all-cash basis with your customers - even if you extend credit to them.

In addition to business financing, First Mid also offers municipal financing, with tax exempt packages to assist units of local government. Flexible terms, quick delivery, and vast experience provide municipal clients with the best possible financing alternatives.

CENTRAL/SOUTHERN ILL.
❖ SBA ❖
COMMUNITY
BANK
OF THE YEAR
- ILLINOIS DISTRICT OFFICE

More than a Bank

First Mid Wealth Management

Experienced Wealth Management representatives can guide you in making the tough choices that will affect you, your family or your business for years to come.



- Trust Services
- Retirement Services
- Investment Services¹ - offered through the advisors at Raymond James Financial Services, Inc.

First Mid Ag Services

First Mid also provides area farmers the resources to make the most of their soil and its potential. Farming is in our roots and we're committed to helping Ag customers grow their business.



- Farm Management
- Farm Brokerage - land sales and purchases
- Farmland Auctions
- Farm Appraisals
- Ag Project Consultation
- Crop Insurance²

First Mid Insurance Group²

First Mid Insurance Group offers relationship-specific advice and a full line of insurance products to help you manage risk and minimize possible financial loss.



- Personal - Auto, Home, Life, Health
- Employee Benefits - Group Health, HR Consulting
- Farm - Asset, Liability, Crop
- Senior Solutions - Medicare Supplements, Medicare Advantage & Part D, Long Term Care
- Commercial - Auto, Cyber Risk, Liability, Property, Bonding, Worker's Comp

¹ Securities offered through Raymond James Financial Services, Inc., Member FINRA SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. First Mid Wealth Management and First Mid Bank & Trust are not registered broker/dealers, and are independent of Raymond James Financial Services. Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc.

Raymond James financial advisors may only conduct business with residents of the states and/or jurisdictions for which they are properly registered. Therefore, a response to a request for information may be delayed. Please note that not all of the investments and services mentioned are available in every state. Contact your local Raymond James office for information and availability.

² Insurance services are not deposits or obligations of the bank, are not insured by the FDIC or any governmental agency, and are not guaranteed.

Locations and Hours - Effective April 8

First Mid Locations in the Decatur Area

LOCATION	LOBBY HOURS	DRIVE UP HOURS
DECATUR 1501 E Eldorado St 217-428-7781		Mon-Fri 8:00 a.m. - 5:00 p.m.
100 S Water St 217-423-7700	Mon-Fri 8:30 a.m. - 4:30 p.m.	Mon-Fri 8:30 a.m. - 5:00 p.m.
560 E Pershing Rd 217-428-7781	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Fri 8:00 a.m. - 5:30 p.m. Saturday 8:00 a.m. - 12:00 p.m.
455 N Main St 217-428-7781	Mon-Fri 8:00 a.m. - 5:00 p.m.	Mon-Fri 8:00 a.m. - 5:30 p.m. Saturday 8:00 a.m. - 12:00 p.m.
4865 US Route 36 217-428-7781	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Fri 8:00 a.m. - 5:30 p.m. Saturday 8:00 a.m. - 12:00 p.m.
1685 S Franklin St 217-428-7781		Mon-Fri 8:00 a.m. - 5:00 p.m.
FORSYTH 1090 S Route 51 217-428-7781		Mon-Fri 8:00 a.m. - 5:00 p.m.

Other First Mid Locations - *previously Soy Capital Bank*

BLOOMINGTON 2306 E Washington St 309-664-6789	Mon-Fri 9:00 a.m. - 4:00 p.m.	Mon-Fri 8:30 a.m. - 5:00 p.m.
BOURBONNAIS/ KANKAKEE 125 Mooney Dr, Suite 4 815-936-8971	Mon-Fri 8:00 a.m. - 5:00 p.m.	

To find more First Mid banking centers and ATMs,
visit: www.firstmid.com/locations/

You can bank at any First Mid location!

First Mid Locations in the Champaign Area

LOCATION	LOBBY HOURS	DRIVE UP HOURS
CHAMPAIGN 2911 Crossing Court 217-866-0356 114 W Church St 217-398-0067 913 W Marketview Dr <i>Inside Rural King</i> 217- 378-8023	Mon- Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.
	Mon-Fri 9:00 a.m. - 5:00 p.m.	Mon-Fri 9:00 a.m. - 5:00 p.m.
	Mon-Fri 9:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 2:00 p.m.	
SAVOY 1251 Woodfield Dr 217-351-3526	Mon- Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Thur 8:00 a.m. - 5:00 p.m. Friday 8:00 a.m. - 6:00 p.m. Saturday 8:00 a.m. - 12:00 p.m.
URBANA 601 S Vine Street 217-367-8451	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.

First Mid Locations in the Peoria Area

LOCATION	LOBBY HOURS	DRIVE UP HOURS
PEORIA 4530 N University St 309-687-6001 230 SW Adams, Suite 100 309-637-7500 1021 W Bird Blvd 309-691-8650 3037 N Sterling Ave 309-685-3200	Mon-Fri 9:00 a.m. - 5:00 p.m.	Mon-Fri 9:00 a.m. - 5:00 p.m.
	Mon-Fri 9:00 a.m. - 5:00 p.m.	Mon-Fri 9:00 a.m. - 5:00 p.m.
	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Fri 8:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.
	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Thur 8:00 a.m. - 5:00 p.m. Friday 8:00 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.
BARTONVILLE 1101 W Garfield Ave 309-697-4911	Mon-Fri 8:30 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Fri 8:30 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.



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.
firstmid.com