Welcome to the First Mid family!

First Mid
BANK & TRUST

CUSTOMER GUIDE
for Stifel Bank Accounts

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

What to Expect - Timeline of Events

We understand that making a transition to a new bank can seem daunting, so we've created a snapshot of important dates and times below to make the transfer/conversion process smoother. More details are provided throughout this packet of information.

All times listed below are Central Standard Time (CST).

Now through Friday, September 10, 2021:

- Continue banking as you normally do.
- **Print or archive any Stifel Bank eStatements, check copies, etc. for your files.**
- **Print your Stifel Bank bill pay history, payees and recurring payment information, prior to Friday, September 10, 2021.**
- **Print your ACH and wire templates from Stifel Bank's Treasury Central, prior to Friday, September 10, 2021.**

It's important to plan ahead for any weekend cash or banking needs you may have after 5:00 p.m. Friday, September 10, 2021.

Friday, September 10:

At 5:00 p.m. (CST)

- Access to your account(s) and transaction history through Stifel Bank's Online Banking and Mobile Banking services will no longer be available.
- Stifel Bank's Bill Pay service will no longer be available.
- Your Stifel Bank debit and ATM cards will no longer be active. **Be sure you have alternate forms of payment available to use over the weekend and until your new First Mid debit card can be activated Monday, September 13.**

Monday, September 13:

At 7:00 a.m. (CST)

- You may activate and begin using your new First Mid debit card *(see page 8)*.
- You may bank with us at any First Mid location *(see page 21 for St. Louis First Mid banking centers and ATMs)*. A complete list of First Mid locations may be found online at www.firstmid.com.

Tuesday, September 14:

At 6:00 a.m. (CST)

- You may enroll in First Mid's Retail Online Banking at www.firstmid.com *(see page 10)*.
- Any Commercial (Treasury Central) or Small Business customers will receive further instructions.

We strongly encourage you to make sure your contact information on file with Stifel Bank is accurate prior to September 10, 2021.

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

Frequently Asked Questions

General Information

Who is First Mid Bank & Trust (First Mid)?

First Mid Bank & Trust (known to many as "First Mid") is a $5.8 billion community-focused organization providing a full-suite of financial services including banking, wealth management, brokerage, ag services, and insurance through a sizable network of locations throughout Illinois, Missouri, and the greater Indianapolis, Indiana and Dallas, Texas areas.

Backed by 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.

Will I bank at the same location?

Your banking center in Clayton will now be located at 7700 Bonhomme Avenue, Suite 100. You will also be able to transact business at any First Mid location beginning Monday, September 13, 2021. A list of St. Louis First Mid banking centers and ATMs is included on page 21. A complete list of all First Mid locations can be found online at www.firstmid.com.

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, September 13, 2021. To find all First Mid banking centers, visit www.firstmid.com.

Will any of my account numbers change?

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

Customer Support Center hours are Monday – Friday, 7:00 a.m. – 6:00 p.m. (CST) and Saturday, 8:00 a.m. – 1:00 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, call our Customer Support Center at 877-888-5629, or live chat with Customer Support on our website. We want to make this transition as easy as possible and will gladly answer any questions you may have.

I previously received year-end tax forms on my deposit or loan account from Stifel Bank. Who will I get them from for 2021?

On your deposits, you will receive 2021 tax forms from First Mid for activity following the conversion that occurs in 2021, if the amount exceeds the minimum reportable required by the IRS. You may also receive tax forms from Stifel Bank for interest through September 10, 2021.

On your loans, you will receive 2021 tax forms from First Mid for activity that occurs in 2021 if the amount exceeds the minimum reportable required by the IRS.

Deposit Accounts

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/.

Can I still use my present supply of checks?

Business and consumer accounts will receive a supply of First Mid checks that you may begin using on September 11, 2021, at which time you should destroy your existing checks. As you need to re-order checks, visit your 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, you will need to provide them with your account number and **First Mid's routing number, which is 071102076.**

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.

If you would like more benefits, you may want to switch your checking account after Monday, September 13 to one of our value-added accounts. For example, Classic Checking and Premier Checking offer benefits like Cash-Back Rewards, AD&D Insurance and $hopping Discounts™, while Premier Checking is our only account that also offers IDProtect®, an identity theft & fraud assistance program. To learn more about these checking options, visit www.firstmid.com.

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

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 with Stifel Bank, you will continue to receive eStatements with First Mid.

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 will arrive on or close to the same day of the month that it currently does. If you had multiple accounts combined into one statement, please contact the Customer Support Center at 877-888-5629 to set up your combined statements.

Final statements from Stifel Bank will be paper statements mailed on September 13, 2021.

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

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.

What happens to my interest payments on my CDs?

- If interest is currently posted to your CD, this will continue.
- If interest currently transfers to a Stifel Bank deposit account, this will continue to your First Mid account.
- If you would like your interest to transfer to another financial institution, please contact our Customer Support Center at 877-888-5629 to set up the interest transfer.
- 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 changes to how your interest payment is distributed, contact your First Mid banking center after September 13, 2021.

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 or within your Online Banking that all expected transactions are processed to your account properly. Contact the Customer Support Center at 877-888-5629 or your First Mid banking center if you need assistance.

A notification containing your new routing number will be sent to the sending party for each transaction received. **Action may be required by you to change your routing number for some companies.** You may also contact each vendor directly **AFTER Monday, September 13** to provide them with First Mid's routing number to ensure no disruption in service.

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

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. <u>The Social Security Administration will NOT allow First Mid to request this change on your behalf.</u>

First Mid's routing number is: 071102076

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

Transfers not associated with your online banking account, will convert. Please review your transaction-history to confirm transfers converted accurately. If you do not see a transfer previously established, please contact our Customer Support Center at 877-888-5629.

NOTE: Any transfers established in Treasury Central will NOT convert and need to be re-established.

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

You can continue to have two signature lines on your checks, however First Mid does not automatically monitor two signature requirements. If you choose to have the two signatures monitored by First Mid, with approval, there will be a $50.00 monthly fee.

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

First Mid does offer external transfers for customers who also hold accounts at other financial institutions. If you currently have an external transfer set up through Online Banking, this will not continue, you will need to re-establish the transfer through retail online banking via an internet browser. Once the transfer is set up through the browser, you will be able to access the transfer via the mobile app.

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 Accounts (IRA)

Will First Mid become the custodian of my IRA?

First Mid will become the new custodian of your IRA plans as of the close of business on September 10, 2021. These plans include Traditional, Roth, SEP, Simple, and Beneficiary. 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 will receive your 2021 tax form 5498 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, 2021. **For 2021, you will not receive any additional reminders from either Stifel 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.

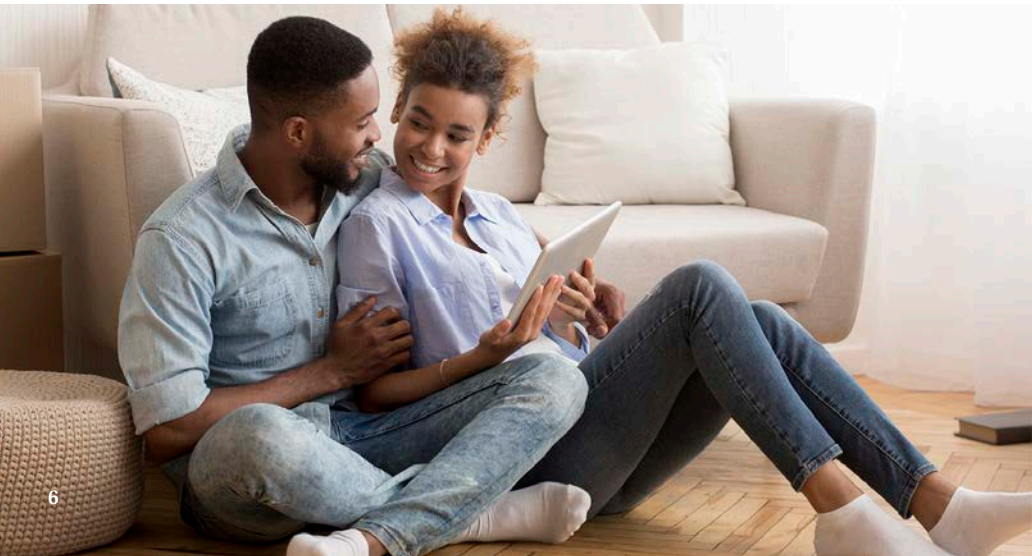
Overdraft Support

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

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?

First Mid offers overdraft protection on checking accounts that qualify. You may contact Overdraft Support at 866-888-7968 after Tuesday, September 14, 2021 for details on your available options.



Loan Accounts

Will the terms of my loan change?

The loan terms remain unchanged until maturity for all loans.

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

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.***

All loan notices will be mailed to the physical mailing address on file for the account. ***Please review your account address information to ensure all loan notices/statements are received in a timely manner.***

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, prior to close of business September 10, 2021, please contact Stifel Bank at 866-303-8003. Beginning, September 13, 2021, please call our Loan Servicing Department at 800-648-6145.

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 at that financial institution.
  - A transfer through an online banking or bill pay service established at another financial institution, including those set up through Stifel Bank.
- Payments currently set up as a transfer from an existing First Mid deposit account that was set up at First Mid, will need to be re-established as an internal transfer by contacting our Loan Servicing Department at 800-648-6145.

For any of these situations *(listed on the previous page)***, please update your payment information after September 10, 2021 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

The following payments should continue without interruption:

- Payments currently set up as an automatic account transfer through Stifel Bank from a deposit account at another financial institution.
- Payments currently set up as a transfer from your Stifel Bank deposit account.

Prior to September 10, 2021, if you're not sure how your automatic payments are currently set up, please contact Stifel Bank's Loan Servicing Department at loanservices@stifelbank.com or 1-866-303-8003 for help in verifying.

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 September 11, 2021, at which time you should destroy your existing checks. As you need to reorder checks, visit your 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, you will need to provide them with your new account number and **First Mid's routing number, which is 071102076.**

First Mid also offers HELOC debit cards for convenient access to your line of credit. To request a HELOC debit card, contact your First Mid banking center after Tuesday, September 14, 2021. First Mid banking center phone numbers can be found on page 21 of this guide.

Debit Cards / ATMs

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

You will receive a new First Mid debit card to replace your current Stifel Bank card, but you should **continue to use your Stifel Bank card until 5:00 p.m. (CST) on September 10, 2021.** After this time, your Stifel Bank card will no longer be active and should be destroyed.

Your new First Mid debit card and activation instructions will arrive in late August, but **your First Mid card cannot be activated until 7:00 a.m. (CST) on Monday, September**

13, 2021. A new PIN will need to be chosen when you activate your card. You can also change your PIN later at any First Mid ATM, any First Mid banking center or by calling 800-992-3808. A list of St. Louis First Mid banking centers and ATMs is included on page 21 of this guide.

You should be prepared to use alternate forms of payment over the weekend and until your First Mid debit card can be activated after 7:00 a.m. (CST) on Monday, September 13.

You will not receive a separate ATM card. Your new First Mid debit card serves as both an ATM and debit card, allowing you to make purchases anywhere VISA is accepted. First Mid allows one debit card per person on each account. If you have more than one account and receive multiple debit cards, you will need to call your banking center to verify which card is associated with each account. First Mid banking center phone numbers are found on page 21 of this guide.

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

Your current debit card limits will not change. *For security purposes, the maximum amount that may typically be withdrawn in a single transaction from a First Mid ATM is $500.* If you have specific questions, concerning your limits, contact the Customer Support Center at 877-888-5629 or your First Mid banking center. First Mid banking center phone numbers are found on page 21 of this guide.

Will my automatic payments continue on my Stifel Bank debit card?

ACTION MAY BE REQUIRED. If you have automatic payments tied to your Stifel Bank debit card, you will need to contact your merchant or service provider to update your debit card number and expiration date once you activate your new First Mid card, but thereafter First Mid will automatically update your card information.

Can I add the First Mid debit card to my current CardValet® App?

First Mid debit cards are compatible with CardValet. If you already have CardValet downloaded from Google Play Store or the Apple App store, you can switch your Card Valet app from your Stifel Bank card to your First Mid debit card after your First Mid debit card is activated on Monday, September 13. To switch cards, click "Get Started" on the login screen to register your new First Mid debit card number and create your username and password.

Will I be able to continue to use Apple Pay®?

First Mid debit cards are compatible with Apple Pay, Google Pay and Samsung Pay. Your Stifel Bank card in your digital wallet will stop working at 5:00 p.m. (CST) on Friday, September 10, 2021 and should be removed after that time. You can add your new First Mid debit card to your digital wallet once it has been activated.

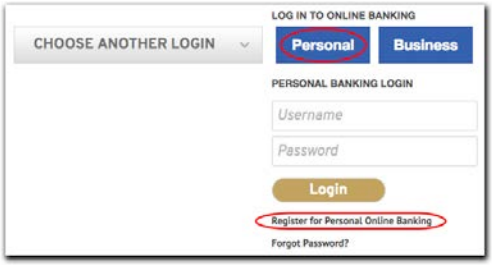
Will I continue to have access to MoneyPass ATM Networks?

First Mid does not utilize this ATM network; however, First Mid has a large network of ATMs with seven in the St. Louis area *(see page 21).*

Online, Mobile & Telephone Banking

Personal Banking Customers

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



You may enroll in our Online Banking services for your personal accounts through our website, www.firstmid.com, beginning Tuesday, September 14 at 6:00 a.m. (CST). To enroll, click "Personal" at the top of our website, then click "Register for Personal Online Banking." If you need assistance, please call us at 877-888-5629 or stop by your local First Mid banking center.

You may continue to access your accounts through Online Banking at www.bankwithstifel.com, by telephone or Mobile Banking until 5:00 p.m. (CST) on Friday, September 10, 2021. Scheduled transactions made prior to 5:00 p.m. (CST) will be processed as normal. Access to your Stifel Bank transaction history will be available through Stifel Bank's Online Banking until 5:00 p.m. (CST) but will not be converted.

If you wish to print or archive any Stifel Bank eStatements, check copies, etc. you must do so before 5:00 p.m. (CST).

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

If you currently have scheduled or recurring transfers set up within your current Online Banking, you will need to reschedule these in First Mid's Online Banking system.

Scheduled transfers will not be permitted during the conversion, from 5:00 p.m. (CST) on Friday, September 10 through 6:00 a.m. (CST) on Tuesday, September 14.

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

First Mid does offer Online Bill Pay services, but information from Stifel Bank's Bill Pay system will not be converted. You will need to enroll in First Mid's Bill Pay service.

If you are currently using Stifel Bank's Bill Pay system, access to the system will end at 5:00 p.m. (CST) on Friday, September 10, 2021. **We strongly suggest you print out your Stifel Bank's Bill Pay history, payees and recurring payment information prior to Friday, September 10, 2021.**

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, September 14,2021.

What will happen to my eStatements?

If you are currently enrolled in eStatements with Stifel Bank, you will continue to receive eStatements with First Mid.

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 will arrive on or close to the same day of the month that it currently does. Checking accounts receive monthly statements. Savings accounts receive quarterly statements.

Final statements from Stifel Bank will be paper statements mailed on September 13, 2021.

If you had multiple accounts combined into one statement, please contact the Customer Support Center at 877-888-5629 to set up your combined statements.

You will need to log into Stifel Bank's Online Banking prior to 5:00 p.m. (CST) on Friday, September 10, 2021 to print or save any previous statements or check images.

Can I receive alerts on my account?

To receive alerts on your account, you will need to log into First Mid Online Banking and set up any alerts you wish to receive.

If I use Quicken® or QuickBooks®, will my Stifel Bank transaction history be available after September 10, 2021?

In order to retain your Stifel Bank transaction history, you will need to download your transactions from Stifel Bank's Online Banking prior to September 10, 2021. After that date, you will only be able to download your First Mid transactions to Quicken® and QuickBooks®. ***Transactions to your Stifel Bank account posting Friday night, September 10, 2021, will need to be manually entered into Quicken® or QuickBooks®.***

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 Stifel Bank, you will need to download First Mid's mobile app and re-enroll in First Mid's Mobile Banking beginning September 14, 2021. First Mid does not charge a fee to make 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. To enroll, you may do so by downloading the First Mid app and enroll as a new user, or you may also enroll through the Online Banking portal on our website. To utilize Online Bill Pay, you will need to enroll via an internet browser first. After enrollment via internet browser, you will be able to pay bills through mobile banking.

Will I be able to access my accounts by telephone?

Beginning Tuesday, September 14, 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.

Business Banking Customers

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

Online Banking services are available for your business accounts. First Mid offers two levels of Online Banking for businesses, depending on the need for treasury management services.

If you are a Stifel Bank Treasury Central customer, you will automatically be enrolled in First Mid's Commercial Online Banking. Prior to September 10, 2021, you will need to take these steps to ensure you are prepared for using **Commercial Online Banking.**

1. Uninstall Stifel Bank's Secure Browser.
2. Download and install First Mid's 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.
3. Save your Activation Key. Your Activation Key will be sent in a separate email prior to Tuesday, September 14, 2021 and will be needed the first time you log into Commercial Online Banking using your secure browser.
4. Print your ACH and wire templates from Stifel Bank's Treasury Central, prior to Friday September 10, 2021 to validate your information in the new system.

If you are a Stifel Bank customer with business accounts and not currently using Treasury Central, you will be contacted by a First Mid representative prior to conversion, to help you establish online access through First Mid's **Business Online Banking.** Once enrolled, you will need to click "Business" at the top of our website homepage to go to the Business Online Banking login screen. The system will require the following THREE pieces of information to log in which will be provided to you prior to September 14, 2021:

1. Your Company ID Number
2. Your Business Online Banking Username (Access ID)
3. A Temporary Password

You may continue to access your accounts through Stifel Bank's Online, Mobile Banking or Telephone banking until 5:00 p.m. (CST) on Friday, September 10, 2021. Scheduled transactions made prior to 5:00p.m. will be processed as normal.

Does First Mid offer mobile access for my business account(s)?

First Mid has a Business Mobile banking app that is compatible with both our Business Online Banking and Commercial Online Banking systems. To download the app, search for "First Mid Business" in your app store.

Once the app is downloaded, you will need your unique user activation key to activate the app. For Commercial Online Banking customers, your user activation key will be sent by email for installing the First Mid Secure Browser. For Business Online Banking customers, you may send us a secure message within the Business Online Banking platform to receive your user activation key.

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

First Mid does offer Online Bill Pay services, but information from Stifel Bank's Bill Pay system will not be converted. You will need to enroll in First Mid's Bill Pay service.
If you are currently utilizing Stifel Bank's Bill Pay system, access to the system will end at 5:00 p.m. (CST) on Friday, September 10, 2021. **We strongly suggest you print out your Stifel Bank's Bill Pay history, payees and recurring payment information prior to Friday, September 10, 2021.**

You will be able to access Bill Pay through First Mid's Online Banking, beginning Tuesday, September 14, 2021. The first time you log in, you will need to accept the terms and conditions. **No information will be converted. Payees and recurring bills will need to be re-established.**

If you would like to enroll in First Mid's Bill Pay services you may do so by completing the Business Bill Pay enrollment form, which can be accessed through First Mid's Online Banking Resource Center. You can begin this process on Tuesday, September 14, 2021.

What will happen to my Company's eStatements?

If you are currently enrolled in eStatements with Stifel Bank, you will continue to receive eStatements with First Mid.

You will need to log into Stifel Bank's Online Banking prior to 5:00 p.m. (CST) on Friday, September 10, 2021 to print or save any previous statements. Your September 10th statement from Stifel Bank will arrive in paper format.

Will I receive alerts on my business account?

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

What will happen to my Treasury Management services?

If you currently have any of these services with Stifel 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 September 14, 2021, please contact your local First Mid banking center or call the Customer Support Center at 877-888-5629.

When is the last time an ACH file can be initiated with Stifel Bank Online Banking?

All scheduled outgoing ACH files through Stifel Bank's Online Banking must have a settlement date on or before 5:00 p.m. (CST) on Friday, September 10, 2021. All Stifel Bank files will settle at this time, even if you choose a later settlement date.

What happens to an incoming ACH transaction with my Stifel Bank information after September 10?

For a period of time, any incoming ACH transactions using your Stifel Bank account information received after 5:00 p.m. (CST) on Friday, September 10, 2021 will be transferred by Stifel Bank to First Mid. However, the additional transfer will likely cause a delay in those funds being received. It is important that you update your ACH information with First Mid's routing number to avoid this delay. **First Mid's routing number is 071102076.**

What will happen to my Remote Deposit Services?

After 5:00 p.m. (CST) on September 10, 2021, your existing Remote Deposit system will no longer be active. You will be asked to return your existing hardware to Stifel Bank and First Mid will send new hardware to you. We will contact you directly to assist in the conversion process prior to Friday, September 10, 2021. You will be able to log into the First Mid Remote Deposit system beginning Tuesday, September 14, 2021 and after your conversion and training has been completed.

Credit Cards and Merchant Processing

Will my Stifel Bank credit card convert to a First Mid card?

If you currently have a credit card through Stifel Bank, we will reach out to you directly to discuss in more detail.

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

If you currently process merchant credit cards through Stifel Bank, we will reach out to you directly to discuss in more detail.

Wire Transfers

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

Personal and business customers can initiate outgoing wire transfers at any First Mid branch location.

Additionally, Treasury Management customers utilizing our Commercial Online Banking can initiate wires through their Commercial Online Banking portal, if they are set up to do so. If you are unsure if this feature is available to you please contact Customer Support at 877-888-5629

Beginning September 14, 2021, you will need to make sure any incoming wire transfers contain First Mid's routing number, along with your account number. If your wire transfer does not have the appropriate routing number listed, your wire transfer could be returned. **First Mid's routing number is 071102076.**

What is First Mid's wire processing schedule?

Outgoing wire transfers completed Online or in Branch, Monday through Friday (excluding Federal holidays), before 4:00 p.m. (CST), including the appropriate approvals, will be sent the same day. Any out-going transfers completed after the 4:00 p.m. (CST) cut-off will be sent out on the next business day.

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

Converting Your Deposit Accounts

The following pages show how your current Stifel Bank deposit accounts will merge into First Mid products.

First Mid offers additional checking and savings options. 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 877-888-5629.

PERSONAL CHECKING ACCOUNTS	
Stifel Bank Account	**New First Mid Account**
Personal Checking Moneta Personal Checking	**Basic Checking** • Free VISA® debit card • Free Online Banking • Free Mobile Banking[1] • Free Online Bill Pay [2] • Free Telephone Banking • Free eStatements • Free First Mid ATMs • Unlimited check writing **Requirements:** • $3.00 monthly maintenance fee - *waived when you sign up for eStatements within Online Banking, or if you are age 62 or older.*
Moneta Personal Interest Now Renaissance Personal Interest Personal Interest NOW	**Interest Checking** **ALL THE FEATURES OF BASIC CHECKING, PLUS:** • Tiered interest[3] • Discounted loan rates[4] • Up to $4 of First Mid foreign ATM fees waived each month. • Unlimited check writing • Free paper statements or eStatements **Requirements:** • $7.00 monthly maintenance fee - *waived when you maintain a $1,500 daily minimum balance in your Interest Checking.*
Full account details may be found in the enclosed document, "Understanding Your Deposit Account".	

Additional Personal Services

Online Conveniences

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, Mobile Deposits**
- **Online Loan Applications**
- **Text/Email Account Alerts**
- **Online Account Creation**
- **Telephone Banking**

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS	
Stifel Bank Account	**New First Mid Account**
Personal Savings	**Retail Savings** • $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 a statement cycle
Personal Savings *for account owners up to 18 years old*	**Kids' First Savings** • No monthly maintenance fee • Activity fee of $0.50 will be charged for each debit transaction in excess of 4 during a statement cycle • *Account converts to Retail Savings when account owner reaches age 19.*
If your account is a business account, it will be converted to a Business Money Market.	
Personal MMDA Personal MMDA Special Personal MMDA T5 Renaissance Personal MMDA Moneta Personal MMDA MM Special Personal	**Retail Money Market** • Unlimited ATM and in-person transactions • $1.00 out-of-network ATM fee waived. *Foreign fees may apply at non-First Mid ATMs* • Tiered interest [3] **Requirements:** • $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 [5]
Full account details may be found in the enclosed document, "Understanding Your Deposit Account".	

1. Message and data rates may apply. 2. Inactive Online Bill Pay accounts will be closed after 90 days. 3. Interest earned on daily balance. Variable rate subject to change at First Mid's discretion. 4. Subject to terms and approval. 5. 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.

Card Services

First Mid debit cards are compatible with Mobile Wallet services, like ApplePay, GooglePay and Samsung Pay. They are also compatible with the CardValet® app, which gives you control of your card by allowing you to turn it off/on as needed and set debit card transaction limits. You may also apply for a First Mid credit card which offers competitive rates and reward programs.

Mortgages and Consumer Loans

First Mid offers a full range of home financing options and personal 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.

Converting Your Deposit Accounts

BUSINESS CHECKING ACCOUNTS	
Stifel Bank Account	**First Mid Account**
Small Business Checking Moneta Small Business Checking	**Basic Business Checking** • No monthly maintenance fee • 150 free transaction items[1] during a statement cycle • $0.30 for each transaction item[1] over 150
Business Interest Checking Business Interest NOW	**Commercial Interest Checking** • $12.00 monthly maintenance fee • $0.15 for each transaction item[1] • Tiered Interest[2]
Business Sweep Investment Business Sweep Special Investment	**Commercial Interest Checking** *(with Earnings Credit)* • $12.00 monthly maintenance fee • $0.15 for each transaction item[1] • Tiered Interest[2] • Earnings Credit *(based on average collected balance - used to offset monthly maintenance fee and transaction item fees)*
Business Checking Business Checking Analysis NF Moneta Business Checking Renaissance Business Checking Business Sweep DDA Business Sweep Special DDA	**Commercial Analysis** • $12.00 monthly maintenance fee • $0.15 for each transaction item[1] • Earnings Credit *(based on average collected balance - used to offset monthly maintenance fee and transaction item fees)*
Lawyers Trust Accounts with Business Interest Checking	**IOLTA / Lawyers Trust Account** • No monthly maintenance fee • Tiered Interest[2]
Organizations & Associations with Business Interest NOW	**Community Spirit Interest** • No monthly maintenance fee • 250 free transaction items[1] during a statement cycle • $0.30 for each transaction item[1] over 250
Public Entities Business Checking	**Public Fund** • $12 monthly maintenance fee • $0.15 for each transaction item[1] • Earnings Credit *(based on average collected balance - used to offset monthly maintenance fee and transaction item fees)*

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.

BUSINESS SAVINGS & MONEY MARKET ACCOUNTS	
Stifel Bank Account	**New First Mid Account**
Business Savings	**Business Savings** • $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 a statement cycle[1]
Business MMDA Business MMDA Special Business MMDA T5 MM Special Business Renaissance Business MMDA Brokered MMDA	**Business Money Market** or **Public Money Market** • $1,000 minimum opening deposit • $5 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] • $1.00 out-of-network ATM fee waived. *Foreign fees may apply at non-First Mid ATMs*

Additional Business Services

Treasury Management Services

First Mid offers a variety of Treasury Management Services to help businesses maintain control of day-to-day cash flow. And when you bundle these services with any First Mid business checking account, you'll save both time and money. Talk with a First Mid Treasury Management Representative to learn about these valuable business tools.

Commercial Loans and Lines of Credit

Whether you're looking to start a business or expand one, our commercial lenders have the knowledge to structure the best loan for your situation. In addition to providing traditional business financing, we also offer municipal and ag financing. First Mid also 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 consistently recognized 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.

First Mid is more than a Bank

First Mid Wealth Management

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 Services[1] - *offered through the advisors at Raymond James Financial Services, Inc.*

First Mid Ag Services

First Mid AG SERVICES

Farming is in our roots and we're committed to helping farmers grow, not just this season but for the long term.

- Farmland Sales / Auctions
- Farm Appraisals
- Farm Management
- Ag Project Consultation

First Mid Insurance Group[2]

First Mid INSURANCE GROUP

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

- Personal & Commercial Lines
- Industry Programs
  Agriculture, Construction & Surety Retail, Transportation
- Employee Benefits
  Group Health, HR Consulting
- Senior Solutions
  Medicare Options

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.

St. Louis Area First Mid Banking Centers

Beginning Monday, September 13, 2021 you can bank with us at any First Mid location!

LOCATION	LOBBY HOURS	DRIVE UP HOURS & ATMs
CLAYTON 7700 Bonhomme Ave Suite 100 314-932-7508	Mon-Fri 8:00 a.m. - 5:00 p.m. Saturday Closed	No Drive Up Service **Walk-Up ATM** *accepts image deposits*
FAIRVIEW HEIGHTS 4600 N Illinois Street 618-234-9500	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 9:00 a.m. - 12:00 p.m. **Drive-Up ATM** *accepts image deposits*
LAKE SAINT LOUIS 460 Hawk Ridge Trail 636-561-7125	Mon-Thur 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Thur 8:30 a.m. - 5:00 p.m. Friday 8:30 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m. **Drive-Up ATM** *accepts image deposits*
SAINT CHARLES 1001 S 5th Street 636-916-0226	Mon-Thur 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Thur 8:30 a.m. - 5:00 p.m. Friday 8:30 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m. **Drive-Up ATM** *accepts image deposits*
SAINT LOUIS 1643 S Jefferson Avenue 314-449-7930	Mon-Thur 8:30 a.m. - 4:30 p.m. Friday 8:30 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	No Drive Up Service **Drive-Up ATM** *accepts image deposits*
SAINT PETERS 295 Salt Lick Road 636-397-5280	Mon-Thur 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Thur 8:30 a.m. - 5:00 p.m. Friday 8:30 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m. **Drive-Up ATM** *accepts image deposits*
WINFIELD 4001 East Hwy 47 636-668-6600	Mon-Thur 9:00 a.m. - 4:00 p.m. Friday 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 p.m.	Mon-Thur 8:30 a.m. - 4:30 p.m. Friday 8:30 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m. **Drive-Up ATM** *accepts image deposits*

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

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.

firstmid.com

EQUAL HOUSING LENDER | Member FDIC