

*Please refer to the Truth-In-Savings Addendum below for checking account details. This addendum will replace account details listed on pages 19-20 of the enclosed document, "Understanding Your Deposit Account."*

---

## TRUTH-IN-SAVINGS ADDENDUM

### WATCHDOG CHECKING

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural, and the plural includes the singular.

**Monthly maintenance fee.** A maintenance fee of \$6.00 will be charged each statement cycle.

**To avoid the imposition of fees.** To avoid the maintenance fee, you must maintain a daily minimum balance of \$5,000.00 or more in this account for each statement cycle OR maintain a daily minimum balance of \$50,000.00 in total deposits with us as an account owner, including this account, for each statement cycle.

**ATM Out of Network Fee.** The First Mid ATM Out of Network Fee is waived.

### EASY MONEY CHECKING

**For current rate and yield information please call us at (877) 888-5629 or visit [firstmid.com](http://firstmid.com).**

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural, and the plural includes the singular.

We reserve the right to at any time require not less than seven days' notice in writing before any withdrawal from an interest-bearing account.

#### VARIABLE RATE

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. To be eligible for Tier 1 rate on a portion of your balance, you must be enrolled in eStatements AND make 10 Point-of-Sale debit card transactions. The 10 Point-of-Sale debit card transactions must settle within the statement cycle. (ATM-processed transactions do not count toward qualifying debit card transactions).

**If these monthly qualifications aren't met,** your account will earn \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

The interest rate and annual percentage yield for these tiers may change.

The tiers are as follows:

**Tier 1** An interest rate of \_\_\_\_\_% will be paid only for that portion of your daily balance that is \$9,999.99 or less. The annual percentage yield for this tier will be \_\_\_\_\_%.

**Tier 2** An interest rate of \_\_\_\_\_% will be paid only for that portion of your daily balance that is \$10,000.00 or greater. The annual percentage yield for this tier will range from \_\_\_\_\_% to \_\_\_\_\_%. 2nd Tier APY range is calculated assuming a maximum balance of \$25,000 and blending the below cap rate with the above cap rate.

**Determination of rate.** At our discretion we may change the interest rate on your account.

**Frequency of rate change.** We may change the interest rate on your account at any time.

**Monthly maintenance fee.** A maintenance fee of \$6.00 will be charged each statement cycle.

**To avoid the imposition of fees.** To avoid the maintenance fee, you must maintain a daily minimum balance of \$250.00 or more in this account for each statement cycle OR maintain a daily minimum balance of \$15,000.00 in total deposits with us as an account owner, including this account, for each statement cycle.

**Statement Fee.** Account must be enrolled and receive eStatement to qualify for Tier 1 interest rate reward. Free eStatement or \$3.00 per statement fee.

**Compounding and Crediting.** Interest will be compounded every month. Interest will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Balance Computation Method. Daily Balance Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**ATM Out of Network Fee.** The First Mid ATM Out of Network Fee is waived. Then upon your request, up to \$25.00 in non-First Mid ATM fees will be refunded each month.

**Subaccount Organization.** We have organized your account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings account). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available, to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

### INTEREST CHECKING ACCOUNT

**For current rate and yield information please call us at (877) 888-5629 or visit [firstmid.com](http://firstmid.com).**

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural, and the plural includes the singular.

We reserve the right to at any time require not less than seven days' notice in writing before any withdrawal from an interest-bearing account.

#### VARIABLE RATE

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. The tiers are as follows:

**Tier 1** If your daily balance is \$2,500.00 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** If your daily balance is \$2,500.01 to \$10,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** If your daily balance is \$10,000.01 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**Determination of rate.** At our discretion we may change the interest rate on your account.

**Frequency of rate change.** We may change the interest rate on your account at any time.

**To open the account.** You must deposit at least \$1,000.00 to open this account.

**Monthly maintenance fee.** A maintenance fee of \$7.00 will be charged each statement cycle.

**To avoid the imposition of fees.** To avoid the imposition of the maintenance fee you must maintain a daily minimum balance of \$1,500.00 or more in this account for each statement cycle.

**Compounding and Crediting.** Interest will be compounded every month. Interest will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Balance Computation Method. Daily Balance Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**ATM Out of Network Fee.** Upon your request, up to \$4.00 in non-First Mid ATM fees will be refunded each month.

**Subaccount Organization.** We have organized your account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings account). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available, to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

### SILVER SIMPLY-FREE CHECKING WITH E-STATEMENTS

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

**Monthly maintenance fee.** A maintenance fee of \$3.00 will be charged each statement cycle.

**To avoid the imposition of fees.** To avoid the of the maintenance fee you must maintain an eStatement for this account.