

Providence Premier Bank  
Bank Texas

*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. *Providence Bank references in this packet of information include Premier Bank Texas.*

## Now through May 14, 2021:

- Continue banking as you normally do.
- Print or archive any Providence Bank eStatements, check copies, etc. for your files.

## Monday, May 3 - Friday, May 14:

- Providence Bank ATMs will be converting to First Mid. You could see periodic disruption of service while the conversion occurs. (see page 9 for details)

## Friday, May 14:

- **PLAN AHEAD: Providence Bank locations will close at the following times and will remain closed for the weekend.**
  - Jefferson Ave and Lake Saint Louis Banking Centers will close at 3:00 p.m. (CST).
  - Fairview Heights Banking Center will close at 4:30 p.m. (CST).
  - All other Providence Bank locations will close at their normal Friday times.
  - **All locations will be closed on Saturday, May 15.**
- **Effective 4:00 p.m. (CST)**
  - Online and Telephone Banking will be in inquiry mode only, you will no longer be able to transact on your Providence Bank account.
  - Online Bill Pay service will no longer be available through Providence Bank.
  - Mobile Banking and Mobile Deposits will no longer be available through Providence Bank.
- **Beginning at 5:00 p.m. (CST)**
  - ATM service could be periodically interrupted throughout the weekend.

## Saturday, May 15:

- After 11:59 p.m. (CST) Providence Bank debit cards will no longer be active. You will need to start using your new First Mid card. (see page 9 for details)

## Monday, May 17:

- Providence Bank locations will reopen as First Mid. (see pages 24-25 for details)
- You may sign into First Mid's Online Banking. Visit [www.firstmid.com](http://www.firstmid.com) for details.

**For all Providence Bank customers, we strongly encourage you to make sure your personal contact information on file with your bank is updated and accurate prior to May 14, 2021.**

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

# Frequently Asked Questions

## General Information

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

First Mid Bank & Trust (known to many as “First Mid”) was first chartered in 1865 and has since grown into a more than \$5.7 billion community-focused organization that provides financial services through a network of banking centers in Illinois and Missouri and a loan production office in the greater Indianapolis area. 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 Providence Bank/Premier Bank Texas (Providence Bank) become First Mid?

The scheduled date is at close of business on Friday, May 14, 2021. To accommodate the conversion of accounts to First Mid, on Friday, May 14th, the Jefferson Ave and Lake Saint Louis Banking Centers will close at 3:00 p.m. (CST) and the Fairview Heights Banking Center will close at 4:30 p.m. (CST). All other Providence Bank locations will close at their normal Friday time. **All locations will be closed on Saturday, May 15, 2021.**

### 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, May 17, 2021. To find all First Mid banking centers, visit [www.firstmid.com](http://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?

All banking center hours will remain the same. A list of the banking center hours may be found on pages 24-25.

### Will there be any changes in bank services?

First Mid offers many of the same products and services offered by Providence 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. Account conversions may be found on pages 18-21. To view other products offered by First Mid, visit our website at [www.firstmid.com](http://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.

## 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, Mobile and Telephone Banking. Online Banking is available at [www.firstmid.com](http://www.firstmid.com) or through our Mobile Banking app. Telephone Banking is available toll-free at 800-500-6085 - *see page 12 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. – 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](http://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.

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

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

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## 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?

Unless you have been notified by letter with specific instructions that your account number will change, you may continue to use your Providence Bank checks through 2021 and 2022. 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, you will need to

## Frequently Asked Questions - *continued*

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 guaranteed 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 May 17 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 offers an Identity Theft Protection Program. To learn more about these checking options, visit [www.firstmid.com](http://www.firstmid.com) or your local First Mid banking center.

### **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 will receive quarterly statements unless you currently receive monthly statements. 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](http://www.firstmid.com) and then enroll in eStatements.

**Your statement date will remain the same.** Your statement day of the month will remain the same or be close to your current statement cycle.

For checking and savings accounts, you will receive a final paper statement for transactions through May 14, 2021 from Providence Bank (*even if you receive eStatements*).

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 Providence Bank deposit account, this will continue to your First Mid account.
- If interest currently transfers to another financial institution, this process will remain the same.
- If interest is currently received by check, this will continue. *Interest in the amount of \$5.00 or less will be credited to the account instead of issuing a check. Interest payments on CDs may be withdrawn from the balance without penalty.*

If you would like to make any changes to how your interest payment is distributed, please contact your local First Mid banking center after May 17, 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 that were established outside of Online Banking will continue without interruption for a period of time. *These might include transactions such as payroll deposits, Social Security deposits, utility payments, credit card payments, etc.*

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.** You may also contact each vendor directly 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.

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

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

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

**Recurring or scheduled transfers that were established through Online Banking will not continue.** See page 11 for more details.

### 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 are set up on your account will not convert. If a deposit posts to your account that you did not authorize or you wanted stopped, please contact your First Mid banking center and we will assist you in returning the item.

## 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 May 14, 2021. These plans include Traditional, Roth, SEP, Beneficiary 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 2020 tax forms 5498 from Providence Bank showing the account balance as of December 31, 2020. You will receive future tax forms as required by the IRS from First Mid.

## Frequently Asked Questions - *continued*

### 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 Providence 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

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### Will my overdraft protection transfers on my checking account remain in place?

Yes. Your overdraft protection transfers 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 May 17th for details on your available options.

### Will I still have an Overdraft Line of Credit on my checking account?

If you have an Overdraft Line of Credit with Providence Bank, the line of credit will transfer to First Mid with no changes to the account. Please note that your statement may arrive on a different day of the month.

## Safe Deposit Boxes

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### Do I have to do anything to transfer my Providence 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 a flat fee. Annual rent for your safe deposit box in 2021 will remain the same. Safe deposit boxes are not FDIC insured.

## Loan Accounts

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### Will the terms of my loan change?

The loan terms remain unchanged until maturity or modification for all loans.

### I currently pay my loan with a coupon book from Providence Bank.

### Will I get a new coupon book from First Mid?

First Mid will send out monthly billing notices to all loan customers instead of coupon books. Once you begin receiving notices from First Mid, please destroy your Providence Bank



coupon book and make your future payments with the notice you receive from First Mid.

## Will I still receive loan eStatements?

If you receive eStatements on your loan with Providence Bank, you will need to re-establish eStatements with First Mid.

### 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](http://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.*

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, you may reach out to your loan officer or 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 through that financial institution
- A transfer through an online banking or bill pay service including those set up through Providence Bank

**For either of these situations, please update your payment information after May 14, 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**

*Note: If your loan number is changing, you will receive a separate notification with your new loan number. If you receive notification that your loan number is changing, you would also need to change the loan number in the prior situations.*

## Frequently Asked Questions - *continued*

The following payments should continue without interruption:

- Payments currently set up as a transfer from your Providence Bank deposit account or a First Mid deposit account
- Payments currently set up as an automatic account transfer through Providence Bank from a deposit account at another financial institution

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



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

### **Will I see a change to my credit report during conversion?**

At conversion, Providence Bank is required to report your loan as transferred to another institution with a zero balance. In June, your loan will be reported as a First Mid loan reflecting the current balance. Third-party credit monitoring services may report a temporary decrease in your credit score. To obtain an accurate credit score you would need to go through one of the three major credit bureaus (TransUnion, Experian, Equifax).

### **Home Equity Line of Credit (HELOC)**

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

Unless you have been notified by letter with specific instructions that your account number will change, you may continue to use your Providence Bank checks through 2021 and 2022. 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, 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 I receive a credit 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 May 17, 2021.



# Personal Electronic Services

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## Wire Processing

### 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 4:00 p.m. (CST) will be sent the same day. Any outgoing transfers completed after the 4:00 p.m. cut-off time 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 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 page 16 for more information.*

## ATM / Debit Cards

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

Yes, but you may continue to use your Providence Bank card until 11:59 p.m. (CST) on May 15. You should receive your new First Mid debit card and activation instructions by the first week of May. Once you receive your First Mid card, you may call 800-992-3808 to activate the card and choose a PIN. ***It's important to activate your card and set the PIN prior to conversion weekend.*** Once the initial PIN is selected, you can always change it at any First Mid ATM, any First Mid banking center, or by calling 800-992-3808. **Please do not attempt to use your new First Mid card prior to 5:00 p.m. (CST) on May 14; you should then destroy your Providence Bank card as soon as you begin using your new First Mid card.**

If you have not used your Providence Bank card in the past 6 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 ATMs be available the weekend of May 14-16?

Some Providence Bank ATMs will begin converting to First Mid ATMs prior to May 14. Once an ATM is converted to First Mid, you may continue to withdraw money using your Providence Bank debit card, but will not have the ability to make a deposit at that ATM until May 17. Signs will be posted on converted ATMs for communicating the limited services prior to May 17.

Beginning Friday, May 14, we anticipate that all ATM access may be limited as we finalize the conversion of Providence Bank ATMs to First Mid ATMs.

## Frequently Asked Questions - *continued*

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

No. Your current debit card limits will remain the same. If you have specific questions concerning your limits, contact the Customer Support Center at 877-888-5629 after May 17, or visit 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 Providence Bank card?**

**ACTION MAY BE REQUIRED.** If you have automatic payments on your Providence Bank card, 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 the Card Valet app that allows you to define when, where and how your card is used. The Card Valet app gives you control of your debit card so you can minimize the risk of fraud on your account. To sign up, visit your app store and search for "Card Valet."

## **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](http://www.firstmid.com) beginning Monday, May 17.

You will use your current Providence Bank Online Banking User ID at log in. Your temporary password will be `ibank$` and the last 6 digits of your social security number.

**Example:** `ibank$123456`

Please note: If there are more than 3 owners on your personal checking account, you may have disruption with our Online Banking. Please contact the Customer Support Center at 877-888-5629.

**Please visit [www.firstmid.com](http://www.firstmid.com) for Personal Online Banking details and first-time log in instructions.**

You may continue to access your Online Banking through Providence Bank until 4:00 p.m. (CST) on Friday, May 14, 2021. Scheduled transactions made prior to 4:00 p.m. will be processed as normal. After 4:00 p.m. (CST) Online and Telephone Banking will be in inquiry only, you will no longer be able to transact on your Providence Bank account. Mobile Banking and Mobile Deposits will no longer be available after 4:00 p.m. (CST).

**If you wish to print or archive any Providence Bank eStatements, check copies, etc. you must do so before 4:00 p.m. (CST) on Friday, May 14, 2021.**

**It is important to make plans to sign into First Mid's Online Banking through our website at [www.firstmid.com](http://www.firstmid.com) beginning on Monday, May 17, 2021. If you need assistance, please call our Customer Support Center 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?**

If you currently have scheduled or recurring transfers set up in your current Online Banking system, you will need to reschedule these on the new system. Transfers will not be permitted over the conversion weekend, May 14 through May 16. Please make note of these now so that you can re-establish them after your initial log in.

### **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, you will need to re-establish your transfer using the TransferNow feature within Online Banking.

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

Yes. Online Bill Pay services are available beginning Monday, May 17. Access to First Mid's Bill Pay system will be available beginning Tuesday, May 18, 2021. Please visit [www.firstmid.com](http://www.firstmid.com) for additional details.

If you are currently utilizing Providence Bank's Bill Pay system, access to the system will end at 4:00 p.m. (CST) on Friday, May 14, 2021. You will need to re-establish any eBills on the new system. **We strongly suggest you print out your Providence Bank's Bill Pay history, payees and recurring payment information prior to Friday, May 14, 2021 in order for you to validate information converted from the existing system.**

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](http://www.firstmid.com). You can register for our Bill Pay services with your First Mid account number beginning Tuesday, May 18, 2021.

### **Will my Pay a Person be available after conversion?**

No, you will need to re-establish using Popmoney within First Mid's Online Banking bill pay system.

### **What will happen to my eStatements?**

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

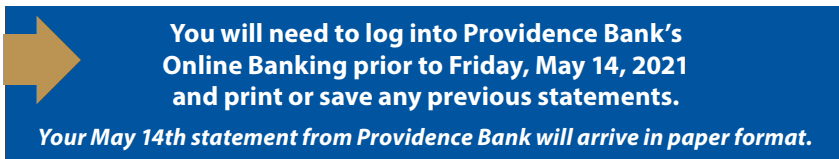
If you receive eStatements on your loan with Providence Bank, you will need to re-establish eStatements with First Mid.

**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](http://www.firstmid.com) and then enroll in eStatements.

## Frequently Asked Questions - *continued*

Your statement day of the month will remain the same or be close to your current statement cycle.

Checking accounts receive monthly statements. Savings accounts will receive quarterly statements unless you currently receive monthly statements, but current account balances may be viewed within Online Banking.



**You will need to log into Providence Bank's Online Banking prior to Friday, May 14, 2021 and print or save any previous statements.**

*Your May 14th statement from Providence 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 Providence Bank transaction history be available after May 14, 2021?**

In order to retain your Providence Bank transaction history, you will need to download them from Providence Bank's Online Banking prior to May 14, 2021. After that date, you will only be able to download your First Mid transactions to Quicken® and QuickBooks®. Transactions to your Providence Bank account posting Friday night, May 14, 2021, will need to be manually entered into Quicken® or QuickBooks®.

### **Will I still have a personal finance management tool?**

No, however within First Mid's Retail Online Banking you will have the ability to categorize transactions.

## **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 Providence Bank, you will need to re-enroll in First Mid's Mobile Banking beginning May 17, 2021 and download First Mid's app. Using the First Mid mobile app, First Mid does not charge a fee to make mobile deposits. Mobile deposits made before 3:00 p.m. (CST) will be processed that same day. Mobile deposits are generally available in two business days, but will not be immediately visible.

**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 May 17, 2021, call 800-500-6085 and follow the prompts. The first time you call, use the last 4 digits of your social security number as your PIN. For more information on our Telephone Banking service, visit [www.firstmid.com](http://www.firstmid.com).

## Business Electronic Services

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

Yes, but you may continue to use your Providence Bank card until 11:59 p.m. (CST) on May 15. You should receive your new First Mid debit card and activation instructions by the first week of May. Once you receive your First Mid card, you may call 800-992-3808 to activate the card and choose a PIN. ***It's important to activate your card and set the PIN prior to conversion weekend.*** Once the initial PIN is selected, you can always change it at any First Mid ATM, any First Mid banking center, or by calling 800-992-3808. **Please do not attempt to use your First Mid card prior to 5:00 p.m. (CST) on May 14; you should then destroy your Providence Bank card as soon as you begin using your new First Mid card.**

If you have not used your Providence Bank card in the past 6 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 my ATM/purchase limits change on my debit card?

No. Your current debit card limits will remain the same. If you have specific questions, concerning your limits, contact the Customer Support Center at 877-888-5629 after May 17, or visit your local First Mid banking center.

### 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](http://www.firstmid.com). If you are a Providence Bank Business Online Banking customer, you will be enrolled in First Mid's online banking services and in most cases will retain your Providence Bank username. If your username does change, you will be notified by letter.

**Transaction history will not convert.** History will start building as of May 17, 2021. Please download any transaction history needed prior to May 14, 2021 from the current Online Banking system.

**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 Commercial Online Banking.** Prior to May 17, 2021, you will need to take these steps to ensure you are prepared for using Commercial Online Banking.

1. Download and install the First Mid Secure Browser on your computer desktop. The secure browser will be used to access your Commercial Online Banking. Links, available versions and supporting documents can be found at [www.firstmid.com](http://www.firstmid.com). With the secure browser, your Providence Bank secure token is no longer needed.

## Frequently Asked Questions - *continued*

2. Save your Activation Key. Your Activation Key will be sent in a separate email prior to Monday, May 17, 2021 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 Company ID Number
  - This will be communicated to you prior to Monday, May 17.
2. 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.
3. A Temporary Password
  - Prior to Monday, May 17 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 Providence Bank until 4:00 p.m. (CST) on Friday, May 14, 2021. Scheduled transactions made prior to 4:00 p.m. will be processed as normal. Access to your transaction history for Providence Bank will not be available after 4:00 p.m.



**If you wish to print or archive any Providence Bank eStatements, check copies, etc. you must do so before 4:00 p.m. (CST) on Friday, May 14, 2021.**

**It is important to make plans to sign into First Mid’s Business Online Banking through our website at [www.firstmid.com](http://www.firstmid.com) or through the secure browser, beginning on Monday, May 17, 2021. 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. You will be able to log into First Mid’s Online Banking to access Bill Pay beginning Tuesday, May 18, 2021. The first time you log in, you will need to accept the terms and conditions.

If you are currently utilizing Providence Bank’s Bill Pay system, **we strongly suggest you print out your Providence Bank’s Bill Pay history, payees and recurring payment information prior to May 14, 2021 in order for you to validate**



**information converted from the existing system.** Access to Providence Bank's Bill Pay system will end at 4:00 p.m. (CST) on Friday, May 14, 2021.

Previously approved eBills will not be 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 within the Resource Center on the Business Online Banking Platform. You can begin this process on Monday, May 17, 2021.

### **If I use Quicken® or QuickBooks®, will my Providence Bank transaction history be available after May 14, 2021?**

In order to retain your Providence Bank transaction history, you will need to download them from Providence Bank's Online Banking prior to May 14, 2021. After that date, you will only be able to download your First Mid transactions to Quicken® and QuickBooks®. Transactions to your Providence Bank account posting Friday night, May 14, 2021, will need to be manually entered into Quicken® or QuickBooks®.

### **What will happen to my Company's eStatements?**

If your deposit account is currently enrolled in eStatements through Providence Bank, you will automatically be enrolled in eStatements with First Mid. If your loan account is currently enrolled in eStatements, you will need to re-establish loan eStatements with First Mid. Please verify your email address within your First Mid Online Banking account.

You will need to log into Providence Bank's Online Banking prior to Friday, May 14, 2021 and print or save any previous statements.

For checking and savings accounts, you will receive a final paper statement for transactions through May 14, 2021 from Providence Bank (*even if you receive eStatements*).

### **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 6:00 p.m. (CST) on May 14, 2021, your existing Remote Deposit system will be intermittently unavailable. You will keep your existing hardware. If you are currently using the MyBiz Deposit App, you will need to download the new app.

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

Beginning May 17, 2021, 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.**

## Will processing and cut-off times change on my business account?

Below is a comparison of the Providence Bank cut-off times and new cut-off times you will have with First Mid.

	Providence Cut-Off Times	First Mid Cut-Off Times
<b>Transaction Type</b>	ALL TIMES ARE CENTRAL (CST)	
<b>Branch Deposits</b>	Close of Business	Close of Business
<b>Mobile Deposits</b>	6:00 PM	3:00 PM
<b>Mobile Remote Deposit Capture</b>	6:00 PM	5:00 PM
<b>Remote Deposit</b>	6:00 PM	5:00 PM
<b>Commercial Cash Management Internal Transfers</b>	7:00 PM	6:00 PM
<b>ACH Processing</b>	4:30 PM	4:00 PM
<b>Wires</b> 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.	4:00 PM	4:00 PM
<b>Bill Pay</b>	2:00 PM	9:00 PM
<b>Positive Pay Decisioning</b>	1:00 PM	12:00 PM
<b>ACH Fraud Filter Decisioning</b>	1:00 PM	12:00 PM
<b>No transactions are processed on Saturdays, Sundays or holidays.</b> <i>Items received after cut-off times will be processed and posted to the account the next business day.</i>		

## 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, Positive Pay and ACH Fraud Filter?

If you currently have any of these services with Providence 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 May 17, 2021, please contact your local First Mid banking center or call the Customer Support Center at 877-888-5629.

### **Will I still have a business finance management tool?**

No, this functionality will go away for business customers.

## **Purchasing Cards and Merchant Processing**

### **Will my Providence Bank purchasing card convert to a First Mid card?**

If you currently have a purchasing card through Providence/Blue Ridge, 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 Providence/BASYS, we will reach out to you directly to discuss in more detail.

# **Converting Your Deposit Accounts**

The following pages show how your current Providence 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.



To learn more about our available deposit accounts, visit [www.firstmid.com](http://www.firstmid.com).

# Personal Deposit Accounts

## PERSONAL CHECKING ACCOUNTS

Providence Bank Account	New First Mid Account
Simply Free Checking	<p><b>Basic Checking</b></p> <ul style="list-style-type: none"> <li>Free VISA® debit card</li> <li>Free Online Banking</li> <li>Free Mobile Banking<sup>1</sup></li> <li>Free Online Bill Pay<sup>2</sup></li> <li>Free Telephone Banking</li> <li>Free eStatements</li> <li>Free First Mid ATMs</li> <li>Unlimited check writing</li> </ul> <p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>No change in monthly fees; overdraft fees will apply</li> </ul>
Simply Free Student Checking	<p><b>Basic Student Checking</b> ALL THE FEATURES OF BASIC CHECKING, PLUS:</p> <ul style="list-style-type: none"> <li>\$1.00 out-of-network ATM fee waived. <i>Foreign fees may apply at non-First Mid ATMs.</i></li> </ul> <p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>No monthly maintenance fee; projected graduation date required<sup>3</sup></li> </ul>
50 & Better Interest Checking VIP Checking	<p><b>Interest Checking</b> ALL THE FEATURES OF BASIC CHECKING, PLUS:</p> <ul style="list-style-type: none"> <li>Tiered interest<sup>4</sup></li> <li>Discounted loan rates<sup>5</sup></li> <li>Up to \$4 of First Mid foreign ATM fees waived each month.</li> <li>Unlimited check writing</li> <li>Free paper statements or eStatements</li> </ul> <p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>No change in monthly fees; overdraft fees will apply</li> </ul>
Elite Checking	<p><b>Interest Checking</b> ALL THE FEATURES OF BASIC CHECKING, PLUS:</p> <ul style="list-style-type: none"> <li>Tiered interest<sup>4</sup></li> <li>Discounted loan rates<sup>5</sup></li> <li>Up to \$4 of First Mid foreign ATM fees waived each month.</li> <li>Unlimited check writing</li> <li>Free paper statements or eStatements</li> </ul> <p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>\$7 monthly maintenance fee - <i>waived when you maintain a \$1,500 daily minimum balance in your Interest Checking.</i></li> </ul>
Refresh Checking	<p><b>StartNew Checking</b></p> <ul style="list-style-type: none"> <li>Free VISA® debit card</li> <li>Free Online Banking</li> <li>Free Mobile Banking<sup>1</sup></li> <li>Free Online Bill Pay<sup>2</sup></li> <li>Free First Mid ATMs</li> <li>Free Telephone Banking</li> <li>Free eStatements</li> <li>Checks available</li> </ul> <p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>\$9.95 monthly maintenance fee - <i>reduced to \$6.95 with direct deposit during each statement cycle, excluding transfers from another First Mid account.</i></li> </ul>

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. 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 with eStatements or if you are age 62 or older*). Account owners are responsible for notifying the Bank if the projected graduation date changes.

## PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

Providence Bank Account	New First Mid Account
Providence Savings	<p><b>Retail Savings</b></p> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit; no minimum balance</li> <li>• \$1 monthly maintenance fee if balance falls below \$100 during statement cycle</li> <li>• Activity fee of \$0.50 will be charged for each debit transaction in excess of 4 during a statement cycle</li> </ul>
Young Savers	<p><b>Kids' First Savings - for those 18 and younger</b></p> <ul style="list-style-type: none"> <li>• \$25 minimum opening deposit; no minimum balance</li> <li>• No service charges or transaction fees</li> <li>• Each new account comes with a First Mid piggy bank</li> <li>• Automatically converts to a Retail Savings account when account holder reaches age 19.</li> </ul>
Christmas Club	<p><b>Christmas Club</b></p> <ul style="list-style-type: none"> <li>• \$1 minimum opening deposit - <i>may only be opened between mid-October and end of January.</i></li> <li>• No service charges or transaction fees</li> <li>• Earns simple interest on the average balance. Rate determined each year before opening dates.</li> <li>• Interest is not paid until account matures and balance is paid out to another First Mid deposit account.</li> <li>• Account is automatically renewable at each maturity.</li> </ul>
Money Market	<p><b>Retail Money Market</b></p> <ul style="list-style-type: none"> <li>• \$1,000 minimum opening deposit</li> <li>• \$5.00 monthly maintenance fee if balance falls below \$1,000 during statement cycle</li> <li>• Unlimited ATM and in-person transactions</li> <li>• Tiered interest <sup>4</sup></li> <li>• \$5.00 will be charged for each third-party debit transaction in excess of 6 during a statement cycle <sup>6</sup></li> </ul>
Providence Investment Savings	<p><b>Retail Prime First</b></p> <ul style="list-style-type: none"> <li>• \$15,000 minimum opening deposit</li> <li>• \$10.00 monthly maintenance fee if average balance falls below \$15,000 during statement cycle</li> <li>• Unlimited ATM and in-person transactions</li> <li>• Tiered interest <sup>4</sup> - <i>higher balance account rewarded with better rates than Retail Money Market</i></li> <li>• \$5.00 will be charged for each third-party debit transaction in excess of 6 during a statement cycle <sup>6</sup></li> </ul>

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

4. Interest earned on daily balance. Variable rate subject to change at First Mid's discretion. 5. Subject to terms and approval.

6. 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.

# Business Deposit Accounts

BUSINESS CHECKING ACCOUNTS	
Providence Bank Account	First Mid Account
<p>Simply Free Business</p> <p><i>Organizations &amp; Associations with Simply Free Business</i></p> <p><i>Public Entities with Simply Free Business</i></p>	<p><b>Basic Business Checking:</b></p> <ul style="list-style-type: none"> <li>• No monthly maintenance fee</li> <li>• 150 free transaction items<sup>1</sup> during a statement cycle</li> <li>• \$0.30 for each transaction item<sup>1</sup> over 150</li> </ul> <p><b>Community Spirit Checking:</b></p> <ul style="list-style-type: none"> <li>• No monthly maintenance fee</li> <li>• 250 free transaction items<sup>1</sup> during a statement cycle</li> <li>• \$0.30 for each transaction item<sup>1</sup> over 250</li> </ul> <p><b>Public Fund:</b></p> <ul style="list-style-type: none"> <li>• \$12 monthly maintenance fee</li> <li>• \$0.15 for each transaction item<sup>1</sup></li> <li>• Earnings Credit based on average collected balance - <i>used to offset monthly maintenance fee and transaction item fees.</i></li> </ul>
<p>Business Interest Checking</p> <p><i>Organizations &amp; Associations with Business Interest Checking</i></p> <p><i>Public Entities with Business Interest Checking</i></p> <p><i>Lawyers Trust Accounts with Business Interest Checking</i></p>	<p><b>Commercial Interest Checking:</b></p> <ul style="list-style-type: none"> <li>• \$12.00 monthly maintenance fee</li> <li>• \$0.15 for each transaction item<sup>1</sup></li> <li>• Tiered Interest<sup>2</sup></li> </ul> <p><b>Community Spirit Checking:</b></p> <ul style="list-style-type: none"> <li>• No monthly maintenance fee</li> <li>• 250 free transaction items<sup>1</sup> during a statement cycle</li> <li>• \$0.30 for each transaction item<sup>1</sup> over 250</li> </ul> <p><b>NOW Public Funds:</b></p> <ul style="list-style-type: none"> <li>• \$12.00 monthly maintenance fee</li> <li>• \$0.15 for each transaction item<sup>1</sup></li> <li>• Tiered Interest<sup>2</sup></li> </ul> <p><b>IOLTA / Lawyers Trust Account:</b></p> <ul style="list-style-type: none"> <li>• No monthly maintenance fee</li> <li>• Tiered Interest<sup>2</sup></li> </ul>
<p>Commercial Checking</p> <p><i>Organizations &amp; Associations with Commercial Checking</i></p> <p><i>Public Entities with Commercial Checking</i></p>	<p><b>Commercial Analysis Checking:</b></p> <ul style="list-style-type: none"> <li>• \$12.00 monthly maintenance fee</li> <li>• \$0.15 for each transaction item<sup>1</sup></li> <li>• Earnings Credit based on average collected balance - <i>used to offset monthly maintenance fee and transaction item fees.</i></li> </ul> <p><b>Community Spirit Checking:</b></p> <ul style="list-style-type: none"> <li>• No monthly maintenance fee</li> <li>• 250 free transaction items<sup>1</sup> during a statement cycle</li> <li>• \$0.30 for each transaction item<sup>1</sup> over 250</li> </ul> <p><b>Public Fund:</b></p> <ul style="list-style-type: none"> <li>• \$12 monthly maintenance fee</li> <li>• \$0.15 for each transaction item<sup>1</sup></li> <li>• Earnings Credit based on average collected balance - <i>used to offset monthly maintenance fee and transaction item fees.</i></li> </ul>

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

## BUSINESS CHECKING ACCOUNTS

Providence Bank Account	First Mid Account
Commercial Interest Checking	<b>NOW Public Funds:</b> <ul style="list-style-type: none"> <li>• \$12.00 monthly maintenance fee</li> <li>• \$0.15 for each transaction item<sup>1</sup></li> <li>• Earns Interest<sup>2</sup></li> </ul>
ICS Demand Sweep	<b>ICS Demand Sweep:</b> <ul style="list-style-type: none"> <li>• New Sweep agreements will be required</li> <li>• No monthly maintenance fee</li> </ul>

## BUSINESS SAVINGS & MONEY MARKET ACCOUNTS

Providence Bank Account	New First Mid Account
Business Money Market	<b>Business Money Market or Public Money Market:</b> <ul style="list-style-type: none"> <li>• \$1,000 minimum opening deposit</li> <li>• \$5 monthly maintenance fee if balance falls below \$1,000 during statement cycle</li> <li>• \$5.00 will be charged for each third-party debit transaction in excess of 6 during a statement cycle<sup>1</sup></li> <li>• Tiered Interest<sup>2</sup></li> </ul>
Providence Savings	<b>Business Savings or Public Savings:</b> <ul style="list-style-type: none"> <li>• \$100 minimum opening deposit</li> <li>• \$1 monthly maintenance fee if balance falls below \$100 during statement cycle</li> <li>• Activity fee of \$0.50 will be charged for each debit transaction in excess of 4 during a statement cycle<sup>1</sup></li> </ul>
Providence Investment Savings	<b>Business Prime First or Business Prime First Estate:</b> <ul style="list-style-type: none"> <li>• \$15,000 minimum opening deposit</li> <li>• \$10.00 monthly maintenance fee if average balance falls below \$15,000 during statement cycle</li> <li>• Tiered interest<sup>2</sup> - <i>higher balance account rewarded with better rates than Retail Money Market</i></li> <li>• \$5.00 will be charged for each third-party debit transaction in excess of 6 during a statement cycle<sup>1</sup></li> </ul>
ICS Money Market Sweep	<b>ICS Money Market Sweep:</b> <ul style="list-style-type: none"> <li>• New Sweep Agreements will be required</li> <li>• No monthly maintenance fee</li> </ul>

## AGENCY FINANCE ACCOUNTS

Providence Bank Account	First Mid Account
Agency Finance Account	<b>Agency Finance Account:</b> <ul style="list-style-type: none"> <li>• \$15 monthly maintenance fee</li> </ul>

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 Banking 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
- Online Loan Applications
- Text/Email Account Alerts
- Online Account Creation
- Telephone Banking

## 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. 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 to choose from. Both our debit cards and credit cards carry the VISA® symbol, so they are accepted at thousands of merchants worldwide.

## 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.

## 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.

## More than a Bank

When you're part of the First Mid family, you have access to much more than banking services.

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

**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.

**First Mid Ag Services** provides area farmers the resources to make the most of their soil and its potential, helping Ag customers grow their business.

 **First Mid**  
BANK & TRUST

 **First Mid**  
WEALTH MANAGEMENT

 **First Mid**  
INSURANCE GROUP

 **First Mid**  
AG SERVICES

# New First Mid Locations

## Central Missouri Area

LOCATION	LOBBY HOURS	DRIVE UP HOURS
<b>COLUMBIA</b> 3855 Forum Blvd 573-449-2800  8 North 5th Street 573-442-6023	Mon-Fri 9:00 a.m. - 5:00 p.m. Saturday Closed	Mon-Thur 8:30 a.m. - 5:00 p.m. Friday 8:30 a.m. - 5:30 p.m. Saturday Closed
	Mon-Fri 9:00 a.m. - 5:00 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.
<b>JEFFERSON CITY</b> 300 Ellis Blvd 573-893-6500  3525 Missouri Blvd 573-893-6700  815 W Stadium Blvd 573-893-6000	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 8:00 a.m. - 5:00 p.m. Friday 8:00 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.
	Mon-Thur 9:00 a.m. - 4:00 p.m. Friday 9:00 a.m. - 5:00 p.m. Saturday Closed	Mon-Thur 8:00 a.m. - 5:00 p.m. Friday 8:00 a.m. - 5:30 p.m. Saturday Closed
	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 8:00 a.m. - 5:00 p.m. Friday 8:00 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.
<b>OSAGE BEACH</b> 995 KK Drive 573-302-1117	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. - 5:00 p.m. Friday 8:30 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.

## Texas

<b>GRAPEVINE</b> 1115 S Main Street 817-329-5500	Mon-Thur 9:00 a.m. - 4:00 p.m. Friday 9:00 a.m. - 5:00 p.m. Saturday Closed	Mon-Fri 8:30 a.m. - 5:00 p.m. Saturday Closed
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**Beginning Monday, May 17, 2021  
you can bank at any First Mid location!**

# Lobby & Drive Up Hours

## Greater St. Louis Area

LOCATION	LOBBY HOURS	DRIVE UP HOURS
<b>ELSBERRY</b> 301 Broadway Street 573-898-5511	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.
<b>FAIRVIEW HEIGHTS, IL</b> 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.
<b>LAKE SAINT LOUIS</b> 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.
<b>SAINT CHARLES</b> 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.
<b>SAINT LOUIS</b> 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.	
<b>SAINT PETERS</b> 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.
<b>WINFIELD</b> 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.

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