

October 27, 2023

An Important Message to our New Customers

Welcome to First Mid Bank & Trust (First Mid)! Earlier this year, we were pleased to have reached an agreement with Blackhawk Bancorp, Inc. (Blackhawk Bank) to merge our banks, effective December 1, 2023, after the close of business. Just like Blackhawk Bank, First Mid is dedicated to supporting each of our communities while providing you with the personal attention you expect and deserve.

During the weekend of December 1-4, 2023, we will complete the integration of Blackhawk Bank accounts to the First Mid bank system. We're sending you the enclosed information to help ensure it is a seamless transition for you. **On page 2 of the Customer Welcome Guide, you will find a timeline of events that will take place between now and December 4. Please review these important dates and times.**

The Customer Welcome Guide also contains important action items, answers to frequently asked questions, and a checklist of tasks that will help ensure you are ready for the migration of your account(s) from Blackhawk Bank to First Mid. The enclosed "Understanding Your Deposit Account" booklet contains terms, conditions, and fees which will govern your deposit account(s) as of Monday, December 4. Please review the information carefully and keep for future reference.

Many of the same banking professionals who have served your needs so well in the past will continue to assist you and will be available to ensure that your concerns and questions are addressed as quickly as possible. All of us at First Mid are committed to making this transition as easy as possible.

Sincerely,

Joe Dively Chairman & CEO jdively@firstmid.com











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