IMPORTANT MUST-DO MERGER CHECKLIST INSIDE

FIRST BANK
MIDWEST

Building What's Next Together.

Your guide to banking with
First Bank Midwest

OPERATIONAL CONVERSION
November 9, 2026

YOUR ACTION CHECKLIST
Page 7

Important information if you previously banked with The Farmers Bank
Keep this guide nearby as you prepare for conversion weekend and begin using your updated banking services.

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More Possibilities. The Same Commitment to You.

The Farmers Bank, First Bank Richmond, and Mutual Federal came together as First Bank Midwest with a shared purpose: to create more opportunities for you and the communities we call home.

By bringing together the strengths, resources, and experience of three community banks, we can offer you more — expanded banking solutions, greater convenience, and new ways to help you reach your financial goals. Just as important, you can continue to count on the local relationships and personal service you've always known.

On Monday, November 9, we take the next important step by bringing our banking systems together. This transition will open the door to new features and services, while changing some of the ways you access and manage your accounts.

We created this guide to make that transition as easy as possible. It explains what is changing, what is staying the same, and any steps you may need to take. Start with the checklist on page 7, then review the sections that apply to the services you use.

Welcome to what's next.
Welcome to **First Bank Midwest**.

A NEW HOME ONLINE

As part of this journey, **FirstBankMidwest.com** is getting a fresh start too. Visit our new Welcome Center to explore a completely redesigned website built around you — a place to bank with ease, learn more about the tools and resources available to you, and be inspired by stories of the people and communities we're proud to serve.

The Welcome Center is also where you'll find this guide online, additional FAQs, and quick links to help you navigate every step of this transition. Whatever brings you there, you'll find it's built to help you move forward with confidence.

KEY DATES TO REMEMBER:

NOVEMBER 2
Bill Pay Blackout Begins
Bill Pay becomes temporarily unavailable. Scheduled and recurring payments will continue to process. If you use Consumer Bill Pay, your information will convert automatically; if you use Business Bill Pay, you will need to re-enter your information manually.

NOVEMBER 5
New Tap Debit Cards Active
Your new First Bank Midwest debit card becomes available for use on this date. Your reissued card will arrive with a **separate mailer** containing your new PIN, which you will need to activate and use your card. You can re-set your PIN to a preferred number after November 9.

Please note: If you have a HELOC (Home Equity Line of Credit) card, it will not be reissued as part of this conversion. Your existing HELOC card will continue to work without interruption, and no action is needed on your part.

During the conversion weekend, debit card controls will not be available, and you will not be able to view your account balance online or via the mobile app.

Because of this, please plan ahead and keep track of your available balance before making any purchases. You will be responsible for any charges and associated overdraft fees incurred on your debit card during the conversion weekend.

NOVEMBER 2 – 9
Bill Pay & Telephone Banking
Bill Pay and Telephone Banking will be unavailable beginning on November 2 and are scheduled to return on November 9. After November 9, for Telephone Banking, when calling in for the first time please use the last four digits of the primary account holder's SSN/TIN as your PIN. You will be prompted to create a new, permanent PIN at that time. All customers will need to re-enroll in Telephone Banking as part of this transition.

NOVEMBER 6 – 8
Conversion Weekend, Digital Banking Outage
TFB Digital Banking will be temporarily unavailable beginning Friday evening through Sunday/Monday of conversion weekend. Please plan for this interruption.

Limited ATM Access: As part of our system conversion, you may experience temporary downtime at select ATM locations.

Beginning October 28, we will be cycling through our ATMs to complete the conversion process, with three machines going offline for 24 hours each day during this period. We've strategically spaced out these downtimes by location to minimize any inconvenience to you. Once a machine is back up and running on our new system, please note that it will not be able to accept deposits in ATM mode until November 9. However, if the machine previously functioned as a video ATM, it would continue to offer that full functionality during this time.

NOVEMBER 9
Digital Banking URL Change
The current Digital Banking URL will be decommissioned and will no longer be active beginning November 6, 2026, at 6:00 pm ET. Any bookmarks or links you've saved to the previous Digital Banking site will no longer work. Update your bookmarks and access Digital Banking at **FirstBankMidwest.com** when the new website comes online November 9. If you use a bookmarked or saved Digital Banking link, be sure to update it before November 6 to avoid an interruption in access.

Quick Reference – Must Know Information

Below is a quick-reference summary of key updates. Each topic is explored in greater detail later in this guide.

CHECKS You may continue using your existing checks. There is no need to replace them because of the conversion. Additional information is on page 18.

ROUTING NUMBER – ACH PAYMENTS No immediate action is required. Payments using The Farmers Bank routing number will continue to be processed. When convenient, begin updating recurring payments and other ACH instructions with the First Bank Midwest routing number. Additional information is on page 17.

INCOMING WIRES Incoming wire instructions will change at OD1. Incoming wires using The Farmers Bank routing number will continue to be accepted through July 1, 2027. Begin providing updated First Bank Midwest wire instructions to businesses and others who regularly send wires to your accounts. Additional information is on page 25.

DIRECT DEPOSITS & AUTOMATIC WITHDRAWALS Existing direct deposits and automatic withdrawals will continue to process. No immediate action is required, although you should begin updating the routing number associated with these transactions. Additional information is on page 18.

NEW DEBIT CARDS & PINS Your new First Bank Midwest debit card may begin arriving as early as the week of October 12. You may activate it as soon as you receive it by calling the activation phone number provided with your card; however, it cannot be used until November 5. Beginning November 9, you may also activate your card at an ATM or POS terminal using the PIN included in your separate PIN mailer.

Except for HELOC cards, your reissued card will include a separate PIN mailer. HELOC cards will continue to work without interruption and will be replaced with a First Bank Midwest card at expiration. Reissued cards, except HELOC and ATM cards, will include contactless tap functionality. Additional information is on page 16.

BILL PAY Bill Pay will be temporarily unavailable beginning November 2 and is scheduled to return November 9. Your previously scheduled and recurring Bill Pay payments will continue to process during this period. Additional information is on page 14.

DIGITAL & MOBILE BANKING Digital Banking will be temporarily unavailable beginning Friday evening of conversion weekend through Sunday/Monday. Scheduled internal or external transfers set to occur on Saturday or Sunday of conversion weekend will not be processed. At first login following conversion, you will use your current login name and password, receive a secure access code, create a new password, update your user profile, and accept the Digital Banking agreement. You will also need to download the new First Bank Midwest mobile banking app. Additional information is on pages 11-13.

ESTATEMENTS & CHECK IMAGES You will continue accessing eStatements the same way you do today. Available eStatements and check-image history will increase from five years to seven years. Additional information is on page 19.

ELECTRONIC NOTICES Account Analysis statements and certain deposit and loan notices currently available electronically will not initially be available following conversion. You will automatically begin receiving paper notices and analysis statements. When eNotices are implemented, you can opt back in. This functionality is expected to become available in late 2027.

TELEPHONE BANKING Telephone banking changes also take effect — when calling in for the first time, please use the last 4 digits of the primary account holder's SSN/TIN as your PIN. You will be prompted to create a new, permanent PIN at that time. All customers will need to re-enroll in telephone banking as part of this transition.

STATEMENTS You may notice changes to both your statement cycle and statement format. Statements will transition from the current debit/credit format to a transaction-history format. ACH transactions will display as "Preauthorized Debit" or "Preauthorized Credit" along with related transaction information. Your first statement following conversion may cover a shorter or longer period than usual. Additional information is on page 19.

SECURITY ALERTS You will receive notification that your security-alert settings have changed as part of the conversion.

ATM DEPOSITS The cutoff time for same-day ATM deposit availability will change from 3:00 pm to 7:00 pm. Additional information is on page 26.

FUNDS AVAILABILITY The calculation used for certain deposit holds will change to include Saturday as an additional day. In some situations, this will decrease the amount of time before your deposited funds become available.

CERTIFICATES OF DEPOSIT Your existing CDs will retain their current rate, term and maturity through conversion. At maturity, a CD may be renewed into a different term if First Bank Midwest does not offer your existing term. Early withdrawal penalties for legacy TFB CDs will also change. Refer to the conversion compliance mailing for details. Additional information is on page 22.

CD INTEREST PAYMENTS For CDs that pay interest monthly, interest will be paid at the end of the month rather than on the monthly anniversary of the CD opening date. Additional information is on page 22.

HANDI-CASH / OVERDRAFT LINE OF CREDIT (DDL) If you have a Handi-Cash or Demand Deposit Line (DDL) overdraft line of credit connected to your account, this line is expected to continue functioning as part of your First Bank Midwest account after conversion. Your existing credit limit, interest rate, and repayment terms will remain the same unless you are notified otherwise.

SPANISH-LANGUAGE STATEMENTS Spanish-language statements will no longer be available following conversion.

Hello –

For 150 years, The Farmers Bank has served its neighbors with care, steady relationships, and a belief in the communities we call home. I can assure you that the spirit of TFB will be carried forward and be part of First Bank Midwest as we grow and enhance the banking experience together.

Our name changed on July 1, but a change this large involves more than a new sign. On November 9, we expect to bring together the systems that support your everyday banking.

Our teams have been preparing for this moment with one goal: to help you move into the next chapter with clear information and people you can reach when you need help.

This guide walks through the dates, services, and actions that matter most.

Please take a few minutes to review the checklist and the pages that apply to your accounts. Some steps may require your attention, especially if you use digital banking, Bill Pay, or a debit card. We will share additional details directly if your account needs special handling.

Thank you for the trust you placed in The Farmers Bank and continue to place in us. We are proud to serve you as First Bank Midwest, rooted in tradition and growing toward the future.

Sincerely,





Chris Cook
President & Chief Executive Officer
First Bank Midwest
mergerquestions@fbmw.com

WHAT WILL REMAIN CONSTANT

While we are growing and evolving, the principles that define us will not change.

Our commitment to community banking remains at the center of everything we do. You will continue to experience local decision-making, personal relationships, and a team that understands the unique needs of the communities we serve.

We will continue to lead with empathy, operate with integrity, and serve as active partners in our communities. The relationships we have built over generations will remain a defining strength of our organization.

OUR SHARED HERITAGE

First Bank Midwest is built from the shared heritage of The Farmers Bank (1876) and First Bank Richmond (1887). Together, these institutions represent more than 290 years of combined service, experience, and community partnership.

For generations, we have helped individuals purchase homes, supported entrepreneurs building businesses, guided families through financial milestones, and invested in the communities we proudly call home.

While the financial world has evolved, our principles have remained consistent: personal relationships, responsible guidance, and a deep commitment to the success of the people and places we serve.

That shared heritage is not just a reflection of our past. It is the foundation that allows us to move forward with confidence.

What Does This Mean For You

The name is already here. First Bank Midwest became the bank's name on July 1, 2026.

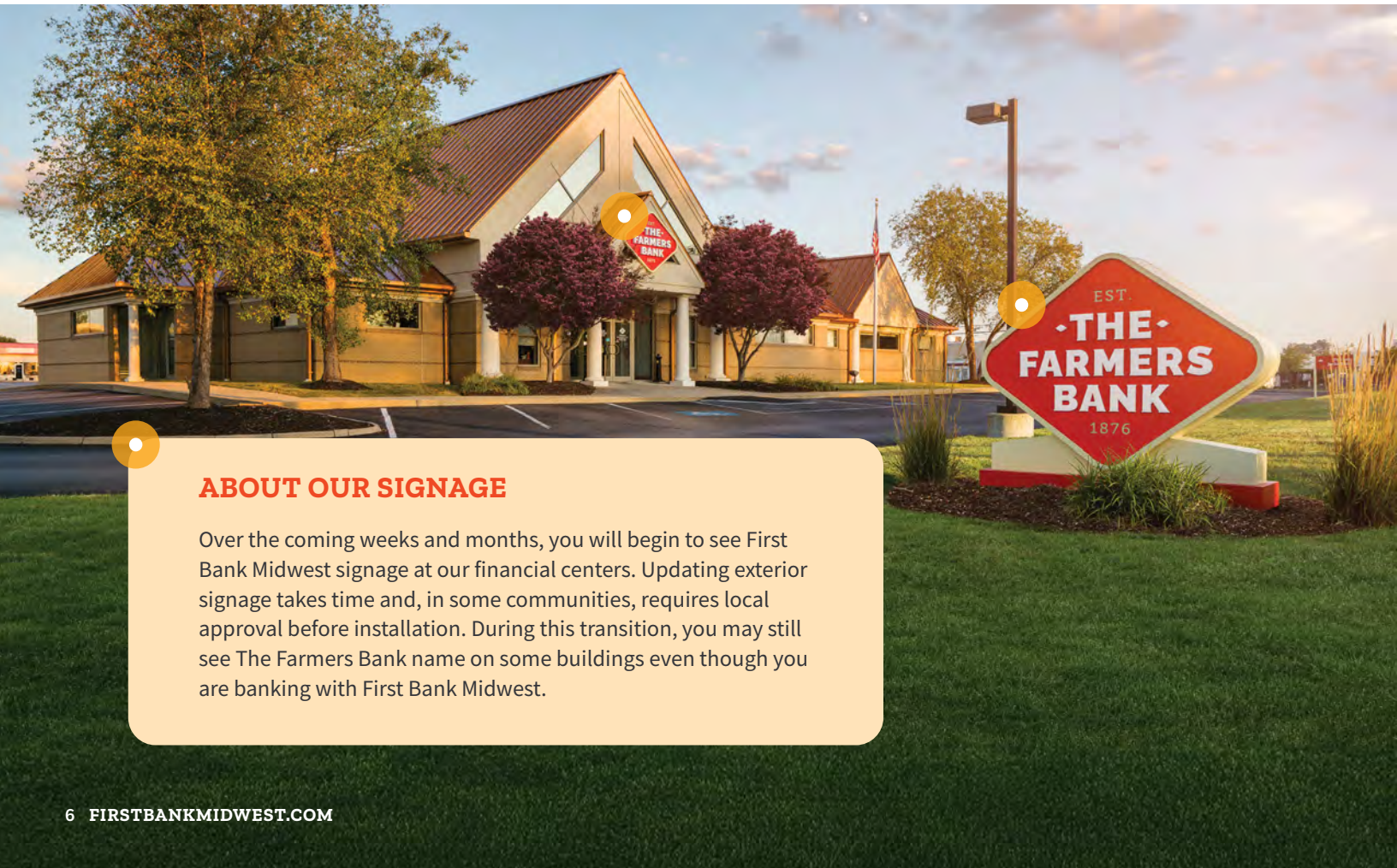
The banking system change is next. November 9 is the planned operational conversion date, when accounts and services formerly on The Farmers Bank's systems move to the combined bank's systems.

ACCESS TO YOUR BANKERS

You will continue to have access to local bankers and financial centers. Your existing accounts do not need to be closed and reopened simply because of the conversion. We expect existing account numbers and routing numbers to remain the same, subject to any direct notification about an exception. Existing checks, direct deposits, and automatic payments are expected to continue unless we specifically notify you otherwise.

Some digital access, cards, product names, statements, or service terms may change. The following pages explain the steps we can take and call out any additional notices you may receive.

After November 9, it will be business as usual, but with many new features and options for you. The operating system will be new, but the same staff you know, and love will be there to assist you throughout the process.



ABOUT OUR SIGNAGE

Over the coming weeks and months, you will begin to see First Bank Midwest signage at our financial centers. Updating exterior signage takes time and, in some communities, requires local approval before installation. During this transition, you may still see The Farmers Bank name on some buildings even though you are banking with First Bank Midwest.



Your Action Checklist

We've created this checklist to help make your transition as smooth as possible.

Taking a few minutes to complete the steps below before conversion weekend can help you avoid unnecessary interruptions and know what to expect when the new systems become available.

BEFORE NOVEMBER 6:

- ☐ Confirm that we have your current mailing address, mobile number, and email address. Please verify your information by logging into Digital Banking via The Farmers Bank website. After November 9, you can login to your Digital Banking via the **FirstBankMidwest.com** website or you can visit a financial center to update your information.
- ☐ Read any separate notices about your accounts, cards, or loans.
- ☐ Review Bill Pay payees and scheduled payments. Note anything due near conversion weekend. Pay early if possible or contact your service provider to let them know your payment will be submitted a day or two late.
- ☐ Reconcile Quicken, QuickBooks, or other financial software if you use it.
- ☐ Plan for banking needs during November 7–8.

BEGINNING NOVEMBER 9:

- ☐ Follow the first-time sign-in instructions on page 10. Mobile Banking users will also need to download the new First Bank Midwest app from the Apple App Store or Google Play.
- ☐ Check scheduled bills, transfers, and deposits. Contact us about anything missing or unexpected.
- ☐ If you receive a replacement debit card, follow the instructions mailed with it and update merchants that store your card number. Please note your new debit card will not work until Thursday, November 5.[1]
- ☐ Be alert for fraud attempts. NEVER respond to an unexpected text, email, or phone call asking for your password, PIN, or one-time security code. First Bank Midwest will never ask you to provide this information in an unsolicited communication. If you are unsure whether a message is legitimate, contact us using a phone number you know and trust.

[1] *The printed version of this document states that it is Monday, November 9. That is incorrect. It should be November 5.*

FBMW Conversion Calendar

As we move toward becoming First Bank Midwest (FBMW), we want to make sure you have all the key dates and milestones you need in one convenient place. The calendar below walks you through what to expect in the weeks leading up to, during, and after our Conversion Day on November 9, 2026 — from your new debit card arriving in the mail to when you'll be up and running on our new, unified banking platform.

Please take a few minutes to review these dates and mark your calendar, as some services may be temporarily unavailable during this transition. We're committed to making this process as smooth as possible, and we're here to help every step of the way.

WHEN	WHAT TO EXPECT	WHAT YOU MAY NEED TO DO
October 28 – November 8	Limited ATM Access	We will be cycling through our ATMs to complete the conversion process, with three machines going offline for 24 hours each day during this period. We've strategically spaced out these downtimes by location to minimize any inconvenience to you. Once a machine is back up and running on our new system, please note that it will not be able to accept deposits in ATM mode until November 9.
Monday, November 2	Bill pay will be unavailable until November 9. Scheduled and recurring bills during this time will still process.	Ensure bills needing paid between November 2 and November 9 are set up and scheduled before November 2.
Now through November 5	Continue banking with your current services.	Update contact information and review your account notices.
Thursday, November 5	New FBMW Debit Card	You can begin using your new debit card today. Your old card will no longer be available. Remember to update your automatic payments that had your old debit card on file.
Friday, November 6	Conversion preparations begin after applicable service cutoffs.	You are encouraged to complete all time-sensitive digital transactions by the end of the day on November 5.
Saturday, November 7	All FBMW Financial Centers will be Closed	Our financial centers will be closed to allow our team to complete the final steps of the system conversion, ensuring your account information transfers accurately and securely to the First Bank Midwest platform. We apologize for any inconvenience and look forward to welcoming you back on November 9.
Saturday–Sunday, November 7–8	Planned system conversion. Some services may be unavailable or operate with limits.	Have another way to pay and enough cash for the weekend if needed.
Monday, November 9	Planned start of converted services.	Sign in, activate a replacement card if instructed, and verify scheduled activity.

What to Expect During Conversion Weekend

Friday, November 6 – Monday, November 9

We expect to convert banking systems after the close of business Friday, November 6, with access to converted services beginning Monday, November 9.

Digital banking and some other services will be interrupted during the weekend. We will share any change to this schedule via email through our verified communication channels.



PLAN FOR THE WEEKEND:

- ☐ Schedule payment of urgent bills and transfers early.
- ☐ Carry an alternate form of payment or cash.
- ☐ Check your available balance before digital access pauses so you know where your account stands going into conversion weekend.
- ☐ Debit and ATM card transactions will be available during conversion weekend with your new card. Please plan to use your new debit card or withdraw any cash you may need in advance. Night drop services will remain available.
- ☐ Check your account again after services resume. If something does not look right, please visit your nearest financial center for assistance or call 800-548-8138.

Be Alert for Potential Fraud During this Transition

For help with conversion, start with your local First Bank Midwest financial center or visit FirstBankMidwest.com.

Protect your information.

A merger creates a reason for us to contact you — and unfortunately, it also creates an opportunity for someone to impersonate the bank. Scammers often use major transitions like this one as cover, knowing that people expect extra communication and may be less likely to question it. Please stay alert.

Know what we will never do. First Bank Midwest will never contact you out of the blue and ask you to:

- Share your Digital Banking password, debit card PIN, or one-time verification code
- Confirm your full Social Security number over an unexpected call, text, or email
- Send money, gift cards, or wire funds to "verify" your account or "reverse" a conversion error
- Click a link to "reactivate" your account outside of our official website or app

Watch for these common tactics:

- **Urgent or threatening messages** claiming your account will be frozen, closed, or lost unless you act immediately
- **Unexpected texts or emails with links** that look like they lead to Digital Banking but use a slightly altered web address
- **Spoofed phone numbers** that appear to be from First Bank Midwest but are not
- **Callers posing as bank staff** asking you to "confirm" your login credentials or card information
- **Fake conversion notices** asking you to click a link to "update" your account before November 9

Stay safe during the transition:

- Be cautious with unexpected links and calls. NEVER share your digital banking password, debit card PIN, or one-time verification code with someone who contacts you unexpectedly.
- If you are unsure, end the conversation and call the bank through a verified number — such as the one on the back of your debit card or on FirstBankMidwest.com. Do not use a number provided in the suspicious message itself.
- Type **FirstBankMidwest.com** directly into your browser rather than clicking links in emails or texts.
- When you contact us, a team member may ask for your privacy code word or a Secure Access Code (SAC) to verify your identity — this helps protect your account, so please have it ready.
- Monitor your accounts regularly during the conversion period and report anything unfamiliar right away.
- If you believe you've shared sensitive information with a scammer, contact us immediately at your local financial center or call 800-548-8138 so we can help secure your account.

Digital Banking – Your Bank, Wherever You Are

First Bank Midwest Digital Banking brings you more robust features and greater convenience while keeping the tools you already know and rely on. Check balances, deposit checks, move money, pay bills, and manage your accounts from your computer or mobile device. Plus, you'll have access to expanded tools designed to give you more control, flexibility, and ways to manage your financial life, all in one place.

If you use The Farmers Bank digital banking today, currently known as SMART Online Banking, continue using your current access until the announced cutoff. Beginning on November 9, go directly to **FirstBankMidwest.com** and select the Digital Banking sign-in. Old bookmarks will need to be replaced with the new site. They will not redirect.

Your existing User ID will be retained; however, you will be required to re-enroll in digital banking using the process outlined on page 2. If you currently use biometric login (fingerprint or face ID), you will need to reset this feature after re-enrolling. Access your accounts from your computer, tablet, or mobile device with a consistent Digital Banking experience.

Once you sign in, check the accounts displayed, recent transactions, and your alerts. If an account is missing or something looks unfamiliar, contact us using the verified number on page 32.

Scan the QR code to log into Digital Banking

DIGITAL BANKING FEATURES:

MOBILE CHECK DEPOSIT Deposit eligible checks from almost anywhere using the First Bank Midwest mobile app. Simply take photos of your endorsed check and submit your deposit securely through the app.

BILL PAY Pay bills securely through Digital Banking. Add and manage payees, schedule payments, and keep track of your bills from one convenient place.

SEND & MOVE MONEY Transfer money between your First Bank Midwest accounts, make external transfers, and use available P2P payment options to send money to others.

FINANCIAL TOOLS NEW See more of your financial picture in one place. Personal financial management tools allow you to bring accounts together, create budgets, track spending overtime, and calculate your net worth.

GOALS-BASED SAVINGS NEW Manage your finances better by setting up accounts within Digital Banking for specific savings goals you want to set for yourself.

MANAGE YOUR DEBIT CARD Digital Banking gives you tools to help manage your debit card and how it's used. Card controls make it easier to monitor and manage card activity directly from Digital Banking.

CARDSWAP With CardSWAP, you can update your debit card information across participating subscriptions and digital services from one convenient place. This can be especially helpful when you receive a new or replacement debit card.

CASHBACK+ NEW Access available cash-back offers through Digital Banking and earn rewards when you make qualifying purchases with your First Bank Midwest debit card.

ACCOUNT ALERTS Stay informed about your accounts with customizable email and text alerts. Choose the account activity you want to monitor and receive notifications based on the preferences you set.

ESTATEMENTS Access your statements securely through Digital Banking and reduce the amount of sensitive financial information sent through the mail. Your available statements are there when you need them without waiting for a paper statement to arrive.

AUTOBOOKS NEW If you have a small business or earn income outside of a traditional paycheck, Autobooks provides online payment acceptance through Digital Banking.

SECURE DIGITAL BANKING Digital Banking uses multiple security measures to help protect your accounts and personal information. Security features include encryption, device recognition, biometric or password access, multi-factor authentication, and automatic session timeouts.

FRAUD REMINDER Never share your Digital Banking username, password, PIN or security code. First Bank Midwest will never ask you to provide this information through an unsolicited email, text, or phone call.

Digital Banking – Your First Sign-in

Digital Banking, formerly known as SMART Online Banking, is your all-in-one hub for managing your finances anytime, anywhere — whether you're at home on your computer or on the go with your mobile device. With FBMW's Digital Banking, you get a consistent, secure experience across every platform, along with these key benefits:

- **Convenient, self-service control** — Update your contact information, change your username, set up account alerts, and manage debit card controls (such as spending limits and transaction alerts) right from your phone or desktop, without needing to call or visit a branch.
- **Enhanced security** — A Secure Access Code replaces traditional challenge questions, adding an extra layer of protection to verify it's really you whenever you log in from a new or unrecognized device.
- **A unified, modern experience** — Enjoy the same look, feel, and functionality whether you're logging in from a desktop or the FBMW mobile app, making it easy to check balances, transfer funds, and pay bills wherever life takes you.

Need to Know for Conversion Weekend – November 6 - 8

- Digital Banking and Mobile Banking will be temporarily unavailable beginning at approximately 6:00 pm ET on Friday, November 6, with services expected to resume on Monday, November 9, 2026. Customers will be notified by email when services have been restored.
- Scheduled internal or external transfers set to occur on Saturday or Sunday of conversion weekend will not be processed. You will need to initiate those transfers when you log in for the first time.
- When you log in for the first time, you will use your current login name and password, receive a secure access code, create a new password, update your user profile, and accept the Digital Banking agreement.
- You will need to download the new First Bank Midwest mobile banking app. Your old app will no longer work.

About Saved Usernames and Passwords

Saved usernames and passwords may no longer appear when the new Digital Banking system becomes available. Before conversion weekend, make sure you write down your current username and password, so you have them available when you sign in on November 9.

01 Visit the official **FirstBankMidwest.com** website by typing the address into your browser.

02 Select Digital Banking from FirstBankMidwest.com and enter your current login credentials.

03 Enter your existing user ID.

04 Complete the security and password setup instructions shown on the screen. You may sign in from a mobile device, but we recommend using a computer for your first sign-in after conversion. If you use biometric sign-in on your mobile device, you will need to set up those permissions again after signing in to the new app.

05 Review your accounts, alert settings, transfers, and Bill Pay items.

Mobile Banking

Mobile Banking puts your accounts right in the palm of your hand. Through the FBMW mobile app, you can check balances, deposit checks, transfer funds, and manage your debit card — all from your smartphone or tablet, wherever you are.

Need to Know for Conversion Weekend – November 6 - 8

Beginning November 9, search for "First Bank Midwest" in the Apple App Store or Google Play to find the new mobile banking app.

Your phone can remain a convenient way to check balances, review transactions, and manage eligible services. Continue using your current app until 6:00 pm Eastern Time on Friday, November 6, 2026.

You can begin using the new app starting November 9. You will need to download the new orange app with the FBMW logo in white. The old app will no longer work. Search for First Bank Midwest in the Apple Store or Google Play Store.

For added security, access the app store link from **FirstBankMidwest.com** or confirm that you are downloading the official First Bank Midwest app before installing it.

Mobile check deposit, account alerts, and card features depend on your account and confirmed service availability. When depositing a check through mobile deposit, be sure to endorse the back with: **"For Mobile Deposit Only, First Bank Midwest."** This new endorsement will also be displayed on your mobile deposit screen as a reminder. Please note, we will not accept checks that are only marked with a "Check for Mobile Deposit" checkbox.

REASONS YOU'LL LOVE BANKING ON THE GO:

- **Bank anytime, anywhere** — Check balances, review transactions, and move money between accounts 24/7, without needing to visit a branch or log in from a computer.
- **Mobile check deposit** — Skip the trip to the branch; simply snap a photo of your check and deposit it directly through the app.
- **On-the-go card control** — Instantly lock or unlock your debit card, set spending limits, and receive real-time transaction alerts, giving you added peace of mind wherever life takes you.



DOWNLOAD THE APP

Search 'First Bank Midwest' on the Apple App Store or Google Play to Download the App

Consumer Bill Pay

Bill Pay makes managing your monthly bills simple and stress-free by letting you pay virtually anyone, right from your Digital Banking account. Rather than writing checks, tracking due dates, or visiting multiple websites, you can schedule and pay all your bills from one convenient place, saving you time and helping you stay organized.

With Bill Pay, you can set up one-time or recurring payments, so your bills are paid automatically and on time, every time, giving you peace of mind that nothing slips through the cracks. Best of all, your existing payees and scheduled payments will carry over, so you can keep managing your bills without missing a beat.

If you use Bill Pay online, review your upcoming payments before conversion. Bill Pay will be temporarily unavailable beginning November 2 and is scheduled to return November 9.

Payments that were already scheduled, including recurring payments, will continue to be processed during this period. Save a copy of your payment history before November 2 if you need it for your records.

When Bill Pay becomes available in the new experience, compare your payees, scheduled payments, and recurring instructions with your list. If something is missing, set it up again or contact the bank before its due date.

Avoid sending a second payment until you have checked whether the first has been processed.

Bill Pay unavailable beginning November 2, scheduled to return November 9.



Transfers and Financial Software

To ensure you have the best experience, a few of your automated and connected services will need a little extra attention. Below, you'll find important information about scheduled transfers between your accounts, transfers to or from outside financial institutions, and your connections with financial software like Quicken and QuickBooks. Please take a moment to review the details in each section and take any recommended action ahead of Conversion Day to avoid interruptions to your finances.

Automatic Transfers

- Existing transfers between your accounts may continue until November 6. Automatic transfers scheduled for November 7 and 8 will not occur. Please log in and change the date of those transfers for November only.
- Review scheduled transfers after November 9 and confirm that the first expected transfer posts.

External Transfers

- Transfers to or from an account at another financial institution may need separate attention.
- Review these in both banks' systems and follow any direct notice you receive.

Quicken and QuickBooks

- Reconcile your accounts and download history you need before access to the current platform ends. After conversion, you may need to reconnect your bank connection or relink accounts.
- Only Treasury Management Digital Banking users will receive an email with additional information prior to the conversion date.



Existing transfers between your accounts may continue until November 6. Automatic transfers scheduled for November 7 and 8 will not occur.

Tap Debit Cards

As part of our transition to First Bank Midwest (FBMW), you'll be receiving a new debit card with enhanced features, including convenient tap-to-pay technology. To help make this switch as seamless as possible, here's what you need to know about when your new card will arrive, how to activate it, and the key dates for making the switch from your old card to your new one.

If you have an eligible debit card, you will receive a new First Bank Midwest contactless debit card with tap-to-pay capability. Your new card will arrive by mail in October. You may activate it as soon as it arrives by calling the activation phone number provided with your card, but it cannot be used for purchases or ATM transactions until November 5, 2026.

Continue using your current The Farmers Bank debit card through November 4, 2026. Beginning November 5, use your new First Bank Midwest debit card and securely destroy your old card once you have confirmed the new card is working.

When you receive your new card, keep the mailing and follow the activation instructions enclosed with it. Your old card and new card will have different numbers, expiration dates, and security codes. Do not discard your old card until your new card is active on November 5, 2026.

Remember to update any recurring payments or subscriptions connected to your old debit card number. Transactions submitted using your old card information will be declined after November 8. To make this easier, consider using CardSWAP — a free tool that helps you quickly update your card information with merchants and subscription services. See the FAQs for more details.

After your new card is active, check its use at an ATM and at a merchant. If a transaction is declined, contact the bank through the verified support number on the back of the debit card rather than repeatedly trying a time-sensitive payment.

Payments Saved to Tap Debit Cards

You will have a new debit card number. This means that you will need to update your debit card number wherever you have saved it: utilities, insurance, streaming services, shopping sites, mobile phone providers and digital wallets. A merchant may attempt to update a stored card automatically but check the account yourself so a payment is not missed. You may also consider using CardSWAP on our Digital Banking site to assist with making these updates.

Payments drawn directly from your checking account using your routing and account numbers are different from card payments. See page 17 for information about those arrangements.

DEBIT CARD FAQS

I received my new First Bank Midwest debit card, what should I do? You may activate your debit card now by calling 866-331-6372 or by using your new PIN received via mail at any ATM machine beginning on November 5, 2026. It is important to know, even though your card can be activated, it will not be able to be used until November 5, 2026.

What will my new PIN be for the debit card? You will receive a separate pressure-sealed mailing with your new PIN number.

I have my card, but don't have my PIN, what can I do? If you receive your card but do not have your new PIN number, please call 800-548-8138 or visit any of our Financial Centers.

When should I begin using my new card? You should begin using your First Bank Midwest debit card on November 5, 2026.

What should I do, I destroyed my old card, and my new card isn't working yet? Please call 800-548-8138 or visit any of our Financial Centers.

Will my recurring payments continue to work? Some payments may continue to work; however, to ensure there isn't a disruption in your payments, we recommend using CardSWAP within Digital Banking or contacting the individual vendors with updated card information.

Health Savings Account Debit Cards
FBMW will reissue a new debit card if you have a Health Savings Account. Please follow the same instructions provided for debit cards should your card not work.

Home Equity Line of Credit Debit Card
FBMW will not reissue a new debit card if you have a Home Equity Line of Credit (HELOC). A new branded card will be reissued when your current card expires. If you would prefer to get the newly branded card sooner, simply call 800-548-8138.

Business Debit Card
FBMW will reissue a new debit card for each authorized debit card holder who has permission to use a business debit card. Please follow the same instructions provided for debit cards should your card not work.



Your Account and Routing Numbers

You are welcome to continue to use your Farmers Bank account number and routing number following conversion. Keep using your existing checks and current direct deposit instructions unless First Bank Midwest contacts you with different instructions for your specific account. Over time, we also encourage you to gradually update your direct deposits, automatic payments, and check stock to reflect your First Bank Midwest account information as it becomes convenient for you.

If you are among a small number of account holders who need an account number change, you will receive direct instructions from the bank in the form of a letter notification. You can then visit a financial center or call 800-548-8138 to speak with a team member if you have questions.

Do not change payroll or payment details based on a number in an unverified email, text, or social media post.

First Bank Midwest New Routing Number:

274970791



Checks, Direct Deposits, and Automatic Payments

Checks

Continue using your existing Farmers Bank checks unless you receive specific instructions from us. When you need to reorder, your Financial Center can explain how to order First Bank Midwest checks.

Direct Deposits and Automatic Payments

Your payroll deposits and payments linked to an account are expected to continue with your current details. Review your first transactions after November 9. If your account is an exception, follow the separate notice the bank provides.

Checks for Loan Payments

Continue mailing your loan payment to the same address. When paying by check, please make the check payable to First Bank Midwest:

First Bank Midwest | PO Box 129 | Frankfort, IN 46041-0129
Phone: 800-548-8138

When paying by check, please make checks payable to:

First Bank Midwest

Statements and Account History

Your statements will begin to reflect First Bank Midwest branding after November 9.

Final Statement

You will receive a final statement from The Farmers Bank dated November 6. Review your last statement from the former system and your first statement from the converted system to make sure your records are complete.

Statements will be available again when you have access to Digital Banking.

Viewing Farmers Bank Statements

You will have access to old Farmers Bank statements in the new online banking platform after conversion activities are complete.



Your Life Comes First. We're Just Here When You Need Us.

You wake up, you go to work, you take care of your family, you chase your goals — and somewhere in the middle of all of that, your bank should just work, quietly making it possible to spend with confidence, save with purpose, and grow toward whatever comes next. That's the idea behind First Bank Midwest's four pillars — **Spend, Save, Grow, and Protect** — a simple way of organizing everything we offer around the way you live, so that when you need us, we're already there.

Our Four Pillars

01 **SPEND** is all about managing your everyday financial life — the checking accounts you use for daily transactions, direct deposits and bill payments, now with more flexibility to fit how you bank.

02 **SAVE** helps you build financial confidence one goal at a time, whether you're setting aside money for a rainy day, a big purchase, or the holidays.

03 **GROW** looks toward your future, offering tools like certificates of deposit, retirement accounts and wealth management to help you plan for tomorrow and reach your long-term goals.

04 **PROTECT** puts your security first, giving you the resources and tools to safeguard your money, your identity, and everything you've worked to build.

Whether you're managing daily expenses, working toward a savings goal, planning for retirement, or simply making sure your accounts stay secure, **Spend, Save, Grow, and Protect** gives you a clear, connected way to see your full financial picture — all in one place, with First Bank Midwest by your side.

Your existing account will transition to the corresponding First Bank Midwest account shown in your account-specific notice. During the week of October 6, 2026, you should have received a packet by mail with details about your First Bank Midwest account, including its new product name and any applicable changes to your statement cycle.

Please note that rates and terms referenced in your October mailing are subject to change prior to conversion.

For the most current rate and account information as of November 9, please call 800-548-8138.

Your Product Conversion Chart

As The Farmers Bank, First Bank Richmond, and Mutual Federal came together as First Bank Midwest, we took the opportunity to bring the best features of each bank's products into one consistent lineup. Rather than maintaining three separate sets of account types, we streamlined our offerings so that every account is built on the same platform, comes with the same set of features and benefits, and is backed by the combined strength and resources of First Bank Midwest.

This means your account may carry a new name, but you'll gain access to expanded capabilities you may not have had before.

The following tables show how consumer accounts will transition to First Bank Midwest products. Business account information begins on page 24.

TFB CONSUMER TABLE

Current Product	Product as of 11/9/26
Basic Checking, Gold Checking, Options Checking, Standard Specialty	Everyday Account
Platinum Checking, Interest Checking, Premier Advantage Account, BYW Interest Checking Account	Plus Account
Prem Interest Checking Account, Relationship Adv Account	Premier Account
Health Savings Account - Individual, Health Savings Account - Family	Health Savings Account (Individual or Family)
Regular Savings, Student/Regular Savings, Advantage Savings	Everyday Savings
Money Market Inv	Plus Money Market
Premium Money Market, Westfield Prem M/Mkt Account	Premier Money Market
Christmas Club	Holiday Club Savings
IRA Account, Roth IRA Account, Education IRA Account	IRA Savings

Certificates of Deposit and IRAs

For tax reporting purposes, your year-end tax documents will be issued as a single combined statement from First Bank Midwest covering the full year.

Certificates of Deposit

If you have a CD, your existing contract terms, including rate and maturity date, are expected to continue through the current term. One exception: **early withdrawal penalty terms may change** as part of this conversion; all other terms will remain as-is until your CD's first maturity after conversion. When it matures, the renewal terms and then-current rate will be explained in your maturity notice. If you receive interest by transfer or check, confirm that the method continues as expected after conversion.

IRAs

If you have an IRA, the bank will communicate any custodial or administrative change that applies to your account. Keep your account agreement and any individual notice with this guide.





Loans and Credit Lines

Your existing loan agreement remains the source for your rate, payment amount, due date, and other terms. Continue making payments using the instructions in your loan statement or any direct notice. If your loan payment is automatic, check the first payment due after conversion to make sure it is posted as expected.

For help, contact your lender, financial center or call 800-548-8138. Your loan payment address has not changed.

MORTGAGES

Your mortgage deserves its own instructions. Mortgage servicing was scheduled to transition with the legal merger on July 1, 2026. November's system conversion may affect how you see or pay your loan online.

Please continue using the instructions on your current mortgage statement and any servicing notice sent directly to you. Contact your mortgage team with questions about an automatic payment, escrow, statement, or mailed payment.

Continue mailing your loan payment to the same address. When paying by check, please make the check payable to First Bank Midwest:

First Bank Midwest
PO Box 129
Frankfort, IN 46041-0129
Phone: 800-548-8138

Digital Banking Built for Business

Manage your business finances securely from your computer or mobile device. First Bank Midwest Business Digital Banking gives you convenient access to your accounts and a range of tools to help you manage everyday banking, payments, and financial activity, whether you're in the office or on the go.

As First Bank Midwest (FBMW), we remain committed to supporting the businesses that help our communities thrive. This section outlines what you need to know as we move toward Conversion Day, including changes to Treasury Management services, business online banking and Bill Pay, ACH and wire processes, and other tools you rely on to manage your company's finances.

Please review the information below carefully and reach out to your relationship team with any questions, so we can help ensure a smooth transition for your business. Your existing account will transition to the corresponding First Bank Midwest account shown in your account-specific notice.

During the week of October 6, 2026, you should have received a packet by mail with details about your First Bank Midwest account, including its new product name and any applicable changes to your statement cycle.

TFB BUSINESS TABLE

Current Product	Product as of 11/9/26
Business Checking*, Business Checking, Business Checking 2, Basic Checking, Gold Checking, Options Checking, Platinum Checking	Everyday Business Account
Standard Specialty	Estate Account
Community Business Checking	Community Business Account
Bus Analy Checking, Commercial Business	Analysis Business Account
Bus Savings Account, Bus Advantage Sav	Everyday Business Savings
Bus Money Market	Plus Business Money Market
Premium Money Market, Westfield Prem M/MKT	Premier Business Money Market
Savings Sweep	Sweep Business Savings
BYW Interest Checking	IOLTA Business Account

BUSINESS BANKING KEY FEATURES:

MOBILE BANKING
Keep up with your business when you're away from your desk. Use the First Bank Midwest mobile app to check balances, review transactions, transfer funds, pay bills, and access other available Digital Banking tools. Mobile Check Deposit lets you deposit eligible checks using your mobile device, giving you another convenient way to manage deposits without visiting a banking location.

POSITIVE PAY
Add another layer of protection against Check and ACH fraud. Positive Pay helps identify potentially unauthorized transactions by comparing presented activity with information provided by your business.

QUICKBOOKS® DIRECT CONNECT
Connect your First Bank Midwest business account information with QuickBooks® to help simplify financial recordkeeping and access account and transaction information.

ALERTS AND SECURITY
Stay informed with customizable alerts for account and transaction activity. Business Digital Banking also includes security features designed to help protect access to your accounts and sensitive financial information. Additional security tools and authentication options are available based on the services your business uses.

GET STARTED WITH BUSINESS DIGITAL BANKING
Whether you need basic account access or more advanced tools for payments, fraud protection, and cash management, First Bank Midwest can help you choose the Digital Banking and Treasury Management services that fit your business.

Scan the QR code to log into Digital Banking

We understand how important uninterrupted banking is to your business. Before conversion, review the payments, deposits, users, and approvals your business relies on each week. Reconcile your activity and save any reports or templates you may need while systems are unavailable. After November 9, confirm that each authorized user can sign in and that scheduled activity and permissions match your records.

A temporary blackout period will affect the setup of new services and the availability of certain Treasury Management services. The blackout period begins November 4 and is expected to conclude November 11.

Your banker or treasury management contact will provide instructions for any service requiring setup or testing. If your business uses ACH origination, Positive Pay, remote deposit capture, merchant services, or wire templates, follow the service-specific notice you receive.

Business and Treasury Management Services

Your business depends on accuracy and security when moving money, and that remains just as important during conversion. Below is an overview of what to expect for the Treasury Management services you may use during the transition, including ACH, Remote Deposit Capture, Positive Pay, Wires, Merchant Services, and financial software integrations.

Please review each section carefully, along with the email communications sent directly to all Treasury Management Digital Banking users throughout October and through November 9. If you have questions or would like to confirm details specific to your business, please contact your banker or Treasury Management team before Conversion Day.

ACH Origination

- ACH Prefunding requires your account to have sufficient and available funds for ACH transactions processed through Digital Banking. To lower risk of overdrafts and uncollected funds, prefunding will be required for all ACH Originators, beginning Monday, November 9.
- ACH Return and Notification of Change notices will be provided to authorized users through the Digital Banking Secure Messaging system.
- Templates and Recipients are expected to convert, but we encourage all Online Activity to be exported and saved prior to Friday, November 6.
  - Instructions for exporting will be provided in communication from the Treasury Management Department.
- Recurring Transactions and Transactions effective after Friday, November 6 are expected to continue and process as normal; however, we strongly encourage all Recurring Transactions within your Online Activity to be exported and saved prior to Friday, November 6.
- Effective November 9, processing cutoff times for Next Day items will be 7:30 PM and Same Day items will be 2:00 PM.

Wires

- Obtain current Domestic and International incoming wire instructions directly from your First Bank Midwest Financial Center or treasury management team before sharing them with a sender.
- A wire cannot usually be recalled once sent, so verify every account detail by calling a trusted number for your vendors/customers.
- Templates and Recipients are expected to convert, but we encourage all Online Activity to be exported and saved prior to Friday, November 6.
  - Instructions for exporting will be provided in communication from the Treasury Management Department.
- Recurring Transactions and Transactions effective after Friday, November 6 are expected to continue and process as normal; however, we strongly encourage all Recurring Transactions within your Online Activity to be exported and saved prior to Friday, November 6.
- Effective November 9, the cutoff time for online wires will be 3:30 PM.

Remote Deposit Capture

- Continue using your current scanner and software until your Treasury Management team gives you approved conversion instructions.
- Any necessary hardware replacement updates will be communicated by mid-October with further instructions for delivery, installation, and support information.
- Effective November 9, the cutoff time for next business day availability for remote deposit capture will be 3:00 PM.

Positive Pay

- All issued checks, ACH authorization rules, and file mapping formats will be converted.
- Effective November 9, the cutoff time for decisioning exceptions will be 11:30 AM.

Business Bill Pay

- Business Bill Pay lets you pay vendors, service providers, and others directly from Digital Banking — schedule one-time or recurring payments all in one place. Your existing payees and scheduled payments will carry over, so your business won't miss a beat.
- Bill Pay will be temporarily unavailable from November 2–9. Scheduled payments, including recurring ones, will still process during this time — save a copy of your payment history before November 2 for your records.
- We cannot guarantee that all of your Bill Pay information will be brought over to the new system. Once Bill Pay returns, check your account and compare your payees, scheduled payments, and templates with your records; re-add anything missing before its due date. Avoid sending a duplicate payment unless you have confirmed the original did not process.

Merchant Services and Financial Software

- Review your provider-specific notices and reconcile transactions around conversion.
- Confirm settlement accounts, credentials, and any reconnection steps with your bank contact.

Additional Ways to Bank

Banking with First Bank Midwest means more than just Digital Banking — you also have access to a range of convenient in-person and self-service options. Here's what to know about ATMs, Telephone Banking, and Safe Deposit Boxes as we move through conversion.

ATMs

First Bank Midwest ATMs will remain available through their normal closing time on November 6. ITM machines will not be available after close of business Friday until Monday morning; however, ATM machines will operate with stand-in limits during this time, which may temporarily restrict transaction amounts until the conversion is complete. ATMs will not be able to accept deposits during this period of time.

Allpoint ATM Service NEW

Surcharge-Free Access to 55,000+ ATMs Nationwide

As part of your First Bank Midwest account, you now have access to the Allpoint Network — one of the largest surcharge-free ATM networks in the country. With Allpoint, you can withdraw cash with $0 surcharge fees at over 55,000 ATMs located inside popular retailers like Target, CVS, Walgreens, and Kroger, plus locations across the U.S., Canada, Mexico, the UK, Australia, and Puerto Rico.

- **This service is not available for HELOC debit card holders.**
- **No surcharges:** As a First Bank Midwest accountholder, you won't pay a fee when you use an in-network Allpoint ATM.
- **Convenient locations:** Find Allpoint ATMs inside the retail stores you already shop at.
- **Don't worry about the on-screen warning:** Some Allpoint ATMs display a fee notice for non-members, but as a First Bank Midwest customer using an in-network machine, you will not be charged if you proceed.
- **Find one near you:** Use the Allpoint ATM Locator or check the ATM locator in your First Bank Midwest mobile app to find the nearest surcharge-free machine.

Check the ATM locator on our official website for the nearest machine and any network benefits.

Telephone Banking

If you use Telephone Banking, you will need to re-enroll after conversion. For initial access, use your account number and the last four digits of the primary account holder's Social Security number as your temporary PIN. You will then be prompted to create a new PIN.

Safe Deposit Boxes

There are no changes to your safe deposit box as a result of this merger. Your box will remain at your existing financial center, and the bank does not have access to the contents of your box. Any future changes to fees will be communicated to you through your safe deposit box renewal notice.



FAQs

If you don't find what you're looking for here, visit the Welcome Center at FirstBankMidwest.com, where you'll find an even deeper library of FAQs covering accounts, digital banking, cards, business services, and more — all in one convenient place.

Have the banks already merged?
Yes. The Farmers Bank, First Bank Richmond, and Mutual Federal began operating under the First Bank Midwest name on July 1, 2026. November 9 is the planned date for the banking systems to come together.

Do I need to open a new account?
No action is expected solely to move an existing account onto the combined system. If your account needs special handling, we will contact you directly.

Will my bankers and financial center change?
You can continue working with your local team. Confirm any changes to location hours in the directory on page 28.

Are my deposits insured?
First Bank Midwest is an FDIC-insured bank. Coverage depends on account ownership categories and applicable rules. If you hold deposits at both predecessor banks, speak with us about how the merger affects your coverage.

Can I keep using my checks?
Yes, you are welcome to continue using your current checks until your supply runs out. See page 18 and follow any notice specific to your account.

Will my direct deposit continue?
We expect current instructions to continue unless we contact you about an exception. Review the first payment after conversion.

Will my loan terms change?
Your signed loan documents govern your existing terms. Read any notice specific to your loan.

What if the payment is missing or duplicated?
Check your transaction history and scheduled items, then contact First Bank Midwest promptly with the payee, amount, scheduled date and confirmation number if available.

What if I receive a suspicious conversion message?
Do not click its link or give out credentials. Contact your financial center using a phone number from a trusted source.

How do I change my Debit Card PIN?
You can re-set your PIN to a preferred number after November 9. This will need to be done at an ATM or inside a financial center.

Your Financial Centers

Your local financial center is here for you, offering the same friendly, familiar faces along with the convenience of expanded resources as part of First Bank Midwest. First Bank Midwest serves communities across Indiana and Ohio, and while some locations may see changes to their name or terminology as part of this transition, our commitment to personal service remains the same.

Visit FirstBankMidwest.com and use our location finder for the most current financial center addresses, hours, and available services.

INDIANA LOCATIONS

[2] **Cambridge City Financial Center** | 200 West Main Street, Cambridge City, IN 47327-1121
[2] **Centerville Financial Center** | 119 East Main Street, Centerville, IN 47330-1205
[1] **Fishers Financial Center** | 7126 East 116th Street, Fishers, IN 46038-1729
[1] **Frankfort Drive-Up Center** | 1951 E Wabash Street, Frankfort, IN 46041-2752
[1] **Frankfort Financial Center** | 9 East Clinton Street, Frankfort, IN 46041-1902
[1] **Kirklin Financial Center** | 110 North Main Street, Kirklin, IN 46050
[1] **Lebanon Financial Center** | 2304 North Lebanon Street, Lebanon, IN 46052-1110
[1] **Michigantown Financial Center** | 219 Main Street, Michigantown, IN 46057
[1] **Mulberry Financial Center** | 145 East Jackson Street, Mulberry, IN 46058
[1] **Noblesville Financial Center** | 16940 Clover Road, Noblesville, IN 46060-3643
[1] **Noblesville West Financial Center** | 5839 Trace Pointe Ave, Noblesville, IN 46062-7097
[2] **Richmond Downtown Financial Center** | 20 N 9th Street, Richmond, IN 47374-3170
[2] **Richmond Drive-Up Center** | 601 South A Street, Richmond, IN 47374-5428
[2] **Richmond East Financial Center** | 3403 East Main Street, Richmond, IN 47374-5930
[2] **Richmond North Financial Center** | 2499 Chester Blvd., Richmond, IN 47374-1103
[2] **Richmond West Financial Center** | 2929 National Road West, Richmond, IN 47374-4645
[1] **Rossville Financial Center** | 5450 West State Road 26 Suite 300, Rossville, IN 46065-9479
[2] **Shelbyville Financial Center** | 1835 Marketplace Boulevard, Shelbyville, IN 46176-5506
[1] **Sheridan Financial Center** | 987 South White Avenue, Sheridan, IN 46069-0211
[1] **Tipton Financial Center** | 110 East Jefferson Street, Tipton, IN 46072-1908
[1] **Wesley Manor Financial Center** | 1555 North Main Street, Frankfort, IN 46041-1167
[1] **Westfield Financial Center** | 17370 Farmers Bank Way, Westfield, IN 46074-9960

OHIO LOCATIONS

[3] **Columbus Financial Center** | 861 Yard Street, Columbus, OH 43212-3886
[3] **Piqua Downtown Financial Center** | 126 West High Street, Piqua, Ohio 45356-2310
[3] **Piqua West Financial Center** | 138 North Sunset Drive, Piqua, Ohio 45356-2624
[3] **Sidney Downtown Financial Center** | 121 South Ohio Avenue, Sidney, Ohio 45365-2716
[3] **Sidney West Financial Center** | 2601 Michigan Street, Sidney, Ohio 45365-9085
[3] **Troy Financial Center** | 1867 W. Main Street, Troy, Ohio 45373-2303

[1] Currently The Farmers Bank location. Will become First Bank Midwest.
[2] Currently First Bank Richmond locations. Will become First Bank Midwest.
[3] Currently Mutual Federal location. Will become First Bank Midwest.

Local help: Visit your usual financial center or call 800-548-8138
General customer service: Regular Business Hours 800-548-8138
Lost or stolen debit card: Regular Business Hours 800-548-8138. After Hours 800-236-2442
Conversion questions: mergerquestions@fbmw.com



THE GIFT THAT KEEPS ON GIVING

Looking for the perfect gift? Might we suggest one of our gift cards. Both card options are available at your local financial center. Get one or both, today!

Visa® Gift Cards are not FDIC insured. A minimum load of $25 is required. A standard purchase fee applies, and cards are subject to an expiration date. Additional terms and conditions may apply.

Fees and Account Agreements and Disclosures

As part of our transition to First Bank Midwest (FBMW), some fees, terms, and account features are being updated to reflect our unified product lineup. This section provides an overview of upcoming fee changes and important information about your updated Account Agreements and Disclosures, including new Terms & Conditions, fee schedules, and regulatory notices.

The terms of your deposit accounts, electronic transfers, and other services are contained in the agreements and notices provided by First Bank Midwest. Please review this information carefully, as it outlines changes to your accounts **effective November 9, 2026.** A complete copy of your updated agreements and disclosures will be included in your compliance mailing, arriving in early October.

Any item (check, ACH, or other electronic transaction) that is initially returned to the payee because the available balance in your account was not sufficient to cover the item can be represented by the payee for payment multiple times. Unfortunately, this is beyond our control and will result in you being charged an overdraft or return item fee each time an item is presented to us for payment regardless of whether we pay or return the item.

FEE SCHEDULE

*Excluding Analysis Business Account

Service	Fee
Stop payment	$35
Renew stop payment on check or ACH debit	$35
Item returned for non-sufficient funds	$35
Sweep overdraft (per occurrence)	$5
Overdraft item paid	$35
Returned check made payable to First Bank Midwest	$25
Return deposited item	$15
Wire transfer (incoming domestic)	$20
Wire transfer (outgoing domestic)	$30
Wire transfer (incoming international)	$25
Wire transfer (outgoing international)	$50
Research (per hour)	$25
Duplicate statement	$5
Returned mail (per statement cycle)	$5
Account closed fee within 180 days	$35
Dormant account (per month)	$5
Replace lost debit card	$10
Transaction fee for using non-First Bank Midwest ATM	$1.50
Official check	$5
Document reproduction (per page)	$5
Bill pay check photocopy	$15
Coin counting	$1 minimum*
Counter checks/deposit tickets (per page)	$5
Photocopies (per page)	$2
Fax (per facsimile)	$2
Tax levy/garnishment/attachment (state)	$20
Tax levy/garnishment/attachment (federal)	$100
Additional Business Fees	
Zipper deposit bag	$3
Cash handling	$1 per $1,000 deposited
Currency orders	$0.25 per strap / $0.15 per roll
Continuous overdraft charge	$10 per business day†

** 3% if requesting cash back for customers; 10% for non-customers.*

† Begins on the 5th consecutive business day of negative balance.

Overdraft Coverage Options: Overdraft Protection Sweep And Overdraft Privilege

First Bank Midwest understands that unexpected overdrafts occur from time to time — Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

01	**Overdraft Protection Sweep** link to another deposit account you have at First Bank Midwest[1]	$5 fee per transfer
02	**Line of Credit**	Subject to fees plus interest; subject to credit approval
03	**Overdraft Privilege** Standard Coverage or Extended Coverage	$35 Overdraft Fee per item presented*

[1]Call us at (800) 548-8138, email us at customersupportgroup@fbmw.com, or come by a financial center to sign up or apply for these services;

**Per item presented means each time an item is presented, including re-presentment*

OVERDRAFT PROTECTION SWEEP applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at First Bank Midwest for a fee of $5 each automatic transfer. Please note that overdraft lines of credit are subject to credit approval.

OVERDRAFT PRIVILEGE allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection Sweep, Overdraft Privilege is still available as secondary coverage if the other protection service is exhausted.

Transactions Covered with Overdraft Privilege	Standard Coverage (no action required)	Extended Coverage (your consent required)*
Checks	X	X
ACH - Automatic Debits	X	X
Recurring Debit Card Transactions	X	X
Online Bill Pay Items	X	X
Internet Banking Transfers	X	X
Telephone Banking	X	X
Teller Window Transactions	X	X
ATM Transactions		X*
Everyday Debit Card Transactions		X*

If you would like to select Extended Coverage for future transactions:

- call us at 800-548-8138
- complete the online consent form found at firstbankmidwest.com
- visit a financial center
- complete a consent form and mail it to us at P.O. Box 129, Frankfort, IN 46041-0129
- email us at customersupportgroup@fbmw.com

*If you choose Extended Coverage on your account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again.

For complete terms, conditions, fees, eligibility requirements, and limitations, please refer to the overdraft disclosure included in your merger packet. If you have any questions regarding overdraft services, please contact us at 800-548-8138.

Privacy Policy

FACTS	WHAT DOES FIRST BANK MIDWEST DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number • Income • Account Balances • Transaction history • Credit history • Credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Bank Midwest chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank Midwest share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who We Are	
Who is providing this notice?	First Bank Midwest

What We Do	
How does First Bank Midwest protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First Bank Midwest collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Use your debit card • Pay your bills We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *First Bank Midwest does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *First Bank Midwest does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *First Bank Midwest's joint marketing partners include credit card companies.*

Questions?	Call **800-548-8138** or go to **www.FirstBankMidwest.com**



FIRST BANK
MIDWEST

We're Here For You.

Change can bring questions — and you shouldn't have to face them alone. Your First Bank Midwest team is ready, standing by to walk you through every step, every question, every account. This isn't just a transition. It's the start of something built to serve you better, for years to come.

Keep this guide close. Keep your account-specific notices with it. When you need answers, they'll be right where you need them.

We built this together.
We'll move forward together.

FIRSTBANKMIDWEST.COM

Local help: Visit your usual financial center or call 800-548-8138
General customer service: Regular Business Hours 800-548-8138
Lost or stolen debit card: Regular Business Hours 800-548-8138. After Hours 800-236-2442
Conversion questions: mergerquestions@fbmw.com
Find a financial center: Visit FirstBankMidwest.com

Member FDIC
EQUAL HOUSING LENDER