



DIETERICH
BANK



April 20, 2020

We are pleased to announce that Dieterich Bank of Effingham, Illinois has agreed to purchase First Bank's branches located in Breese, Chester, Columbia, Red Bud, and Waterloo, Illinois, subject to regulatory approval. The targeted conversion date is August 2020 and we will keep you informed throughout the process. In the meantime, please continue to conduct your banking business as you do today.

The primary goal for both banks is to make this transition as seamless and convenient as possible for our customers. Dieterich Bank offers products and services that are similar to those of First Bank, including competitive checking and savings products, digital banking options such as mobile and online banking, cash management services, and more. The bank also has a strong commercial, residential and consumer lending division. Feel free to visit our website at www.dieterichbank.com to learn more about Dieterich Bank and our menu of products and services.

Dieterich Bank has been operating as a community bank since 1909 and we look forward to welcoming all new customers, employees, and communities into the Dieterich Bank family. These communities are very similar to the ones in which we operate today, which makes this a great fit for our organization. Dieterich Bank is committed to the community banking culture, quality service, and supporting our local businesses and residents.

First Bank and Dieterich Bank are working closely together to make this a smooth transition and positive experience for you, our valued customer. Please look for additional information as we work through the transition process. If you have any questions or concerns, please contact your local branch.

Regards,

Charles A. Deters
CEO
Dieterich Bank

Shelley Seifert
Chairman and CEO First Bank
President and CEO FB Corporation