



DIETERICH
BANK *Live for Today.
Bank for Tomorrow.*

Welcome To Dieterich Bank

A GUIDE TO YOUR FIRST BANK
CONVERSION ON AUGUST 7-9, 2020

Welcome to Dieterich Bank

We look forward to providing you with a superior banking experience and community support of your town. We are excited to welcome you into the Dieterich Bank family.

Dieterich Bank announced the intent to acquire the First Bank branches located in Breese, Chester, Columbia, Red Bud, and Waterloo, Illinois, in February 2020. The acquisition will be finalized August 7, 2020. While the name of your bank is changing, your local team and people who serve you will remain the same.

Dieterich Bank is committed to quality service to our customers and supporting our local businesses and residents. We are confident you will find our array of products and services competitive and conducive to your needs.

This guide provides information about the transition of your account(s) to Dieterich Bank and what to expect before and after systems convert on August 7, 2020. Our goal is to make this transition as smooth as possible. Please take a moment to review this booklet. If you have questions that aren't covered in this packet, please call our customer care team at (800) 699-9766 or email customercare@dieterichbank.com.

This expansion aligns with Dieterich Bank's strategic initiative and community banking culture. We are confident this is the beginning of a long and lasting relationship.

Chuck Deters
CEO of Dieterich Bank



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Here for All Your Needs

QUESTIONS?
Visit dieterichbank.com/firstbank.

We've set up a special web page to assist you with information about this conversion. The website will be continuously updated, so please reference this for questions as the conversion nears.

If you have additional questions regarding the information in this guide, our knowledgeable bank representatives would love to speak with you.

CUSTOMER CARE CENTER
Phone: (800) 699-9766
Email: customercare@dieterichbank.com*
*Do not send any confidential information via email.

CUSTOMER CARE CENTER HOURS
7:30 am – 5:00 pm, Monday – Friday
8:00 am – Noon, Saturday
(Closed Sunday and federal banking holidays.)

Extended hours will be held through the conversion period. Please refer to dieterichbank.com/firstbank for more details.

We strongly encourage all First Bank customers to make sure your personal contact information on file with First Bank is updated and accurate as soon as possible by calling or visiting your local branch.

Personal contact information includes: Email address, phone number(s) and mailing address.

WELCOME TO DIETERICH

We are excited to welcome you, former First Bank customers, to Dieterich Bank. We are acquiring five First Bank branches over August 7 – 9. After this acquisition, we will have added branches in Breese, Chester, Columbia and Waterloo, IL, as well as a second branch in Red Bud, IL.

WHO WE ARE:

Dieterich Bank
(It's pronounced DEE-trick)

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Need an easy way to remember the spelling?
Think Diet-E-Rich.

OUR MISSION

Our Mission is to be the bank...

...whose Customers wouldn't think of banking elsewhere.

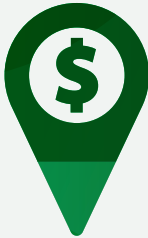
...whose Shareholders value its stock.

...whose Employees are envied by their peers.


...whose Communities appreciate its presence.




Now that we have that sorted out,
let's get to know each other ...



**Chartered in
Dieterich, IL, on
NOVEMBER 15,
1909**
as the First National Bank
of Dieterich. Founded by
N.J. Stipp, president, and
R.C. Crays, cashier.





\$228,000 assets in 1930s



1986
South Main Street branch built

9
total bank employees





1996–2009
4 branches opened:
Teutopolis, Newton, Lake Sara, Effingham, IL

2012
Completed first acquisition of the First State
Bank of Red Bud and its branch in Belleville

FEBRUARY 2014
Established Dieterich Investment Centers


SEPTEMBER 2015
Opened eighth branch in St. Elmo, IL
Simplified name to Dieterich Bank

2019 AND 2020 *Best Places to Work in Illinois**
*The Daily Herald Business Ledger

After August 9, we will have...



170
EMPLOYEES



MORE THAN
\$1 Billion
IN ASSETS



OUR CORE VALUES

- **INTEGRITY**
...is our foundation
Our clients will know that the assets they've entrusted to us will be protected. We will be deserving of their confidence. We will be honest, trustworthy, professional, knowledgeable and confidential.
- **SERVICE EXCELLENCE**
...is the key to our future
It is our goal to meet or exceed the customer's expectations. The quality of our service will solidify our relationships. The ever-present question will be "How can we do it better?"
- **VALUE**
...is our responsibility
The bank exists to provide value to its shareholders, its staff, its customers and its community. If the value to each of these constituencies is properly balanced, the bank will be strong and independent.
- **TEAMWORK**
...is our bond
The confidence, concern and respect that we have in, and for, each other will promote a workplace environment that is productive, rewarding and enjoyable. We are willing and eager to help each other. Working as a team, we will do more; and we will do it better.

What To Expect on Conversion Weekend

We are excited to welcome you to Dieterich Bank, and we think this conversion will greatly improve your banking experience. However, we would like to make you aware of some services that will be temporarily unavailable throughout the weekend of August 7 through August 9. Please make note of these changes and plan ahead – you will have limited access to your First Bank Account information throughout the conversion weekend. Please refer to our website for updates.

Debit card transactions: Beginning at 4:00 pm on Friday, August 7, debit card payments and withdrawals will not be available with your First Bank or Dieterich Bank debit cards. You may begin to use your Dieterich Bank debit cards on Monday, August 10.

Account balances: You will not have access to your account balances during conversion weekend.

Online & mobile banking: First Bank’s online and mobile banking access will be disabled at 8:00 pm Friday, August 7. Beginning **Monday, August 10**, you may log in to your new Dieterich Bank Online Banking Account using your current username (unless you have received a separate letter indicating a new username) and the last four digits of your Social Security number as your password.

Once you have logged in to Online Banking, you can also download and log in to the Dieterich Bank Mobile App on your smartphone or tablet.

Person-to-Person (P2P) Transfers: Dieterich Bank’s P2P payments are accessed through our online bill pay system, Send Green. Your current P2P contacts in Pay People may need to be re-established on August 10.

August 7 at 8:00 pm: Your ability to schedule or pay bills online at First Bank will be turned off in order to bring your bill pay and payee information over to Dieterich Bank.

Checks: Continue to use your First Bank checks through **Friday, August 7**. Any outstanding checks will be processed for 60 days post-conversion. Items received after this 60-day window will be returned by First Bank. **You will receive new Dieterich Bank checks by mail prior to the conversion weekend.** These can be used beginning Monday, August 10. After conversion, additional Dieterich Bank checks can be ordered at dieterichbank.com, your local branch or by calling Customer Care at (800) 699-9766.

Check authentication services at retailers: We have contacted the primary agencies that validate checks concerning this conversion and the change of bank information. We wanted you to be aware that some merchants accepting checks drawn off of converted/acquired bank accounts might experience a mismatched routing and/or account number. If this occurs, your check payment might be declined, and you will most likely receive instructions to correct the issue at the register. Agencies provide you with customer service numbers so that this can be resolved. Always carry alternative payment methods, such as cash or credit card. By using a card as a payment, you will not be subjected to the risk of check authentication processes.

Account numbers: Unless you receive a separate letter about an account number change, your account number will remain the same on deposit and loan accounts.

Routing number: Beginning August 10, you will use Dieterich Bank’s routing number, which is **081212574**.

Savings account transfers: Service fees associated with Savings Account Transfers for overdraft purposes will post to your savings account beginning Monday, August 10.

Promotional pricing: Any First Bank promotional pricing will be discontinued on August 10.

Direct Deposit and Auto Debits (ACH)

Your routing number is changing, so you will need to update your routing and account number with your employer, vendors, or service providers. Any automatic debits and credits from your account will need to have your account number updated. There is a 60 day grace period to update your routing number. During this 60 day period, your direct deposits and auto debits will be processed. Items that are received after this 60-day window with the old routing number will be returned by First Bank.



Conversion Weekend at a Glance

	August 7	August 8	August 9	August 10
First Bank branches	Open normal business hours	CLOSED	CLOSED	Reopened as Dieterich Bank
Online Banking	First Bank's access will be disabled at 8:00 pm	Not available	Not available	You will now have access to Dieterich Bank's Online Banking.
Mobile Banking/ Mobile Check Deposit	First Bank's mobile app will be disabled at 8:00 pm	Not available	Not available	You can download and log in to the Dieterich Bank Mobile App.
Online bill pay*	Turned off at 8:00 pm (Your bill pay and payee information will be transferred)	Not available	Not available	You can begin accessing Send Green, Dieterich Bank's bill pay system.**
Account balances	Available until 4:00 pm.	Not available	Not available	Available
Debit card transactions	First Bank cards deactivated at 4:00 pm	Not available	Not available	Your new Dieterich Bank cards are ready to use.
Checks	You can use your First Bank checks until this day.	Not available	Not available	You may begin using Dieterich Bank checks.
e-Bills	This is the last day your e-Bills will process.	Not available	Not available	You can re-enroll in Dieterich Bank's e-Bills, depending on vendor availability.

*We recommend you download or record your payees and payment history prior to the conversion.**After the conversion, we recommend you check your payees (including all payee details) and your scheduled payments to make sure your information correctly converted.

Conversion Weekend for Business Customers

	August 5	August 7	August 8	August 9	August 10
Remote Deposit Capture	-	You can make deposits until 8:00 pm for the current business day.	Not available.	Not available.	You can begin Remote Deposit Capture with Dieterich Bank – the cut-off time is 4:00 pm for the posting to occur on the next business day*.
ACH batch processing	Cut-off time to create an ACH file through First Bank's website is 6:00 pm	Not available.	Not available.	Not available.	ACH services available through Dieterich Bank's website.
Incoming wire transfers	-	-	-	-	Parties sending wire transfers will need to receive new Dieterich Bank wire transfer instructions.**

*Dieterich Bank does not offer same-day Remote Deposit Capture posting.

**Instructions for an incoming wire transfer can be found on page 12.

General Information FAQs

When will First Bank become Dieterich Bank?

The “scheduled” date is at close of business on Friday, August 7. To accommodate the conversion of accounts to Dieterich Bank, branch locations will remain closed for the weekend. On Monday, August 10, the acquired branches will open as Dieterich Bank.

Will I be able to bank at other Dieterich Bank branches?

Yes, as of Monday, August 10, you will be able to transact business at any Dieterich Bank location. All of Dieterich Bank's locations are listed on the back of this Welcome Guide.

Will my bank maintain a personal touch?

Absolutely! When you walk into your banking locations, you will see the same smiling faces who have always greeted you. We will strive to provide you with an experience that exceeds your banking expectations.

Will bank hours remain the same?

Yes, all branches will resume their current hours through August 31.

Will there be any changes in bank services?

Your checking and savings accounts will be converted to comparable Dieterich Bank products. A comparison of products may be found on pages 13 and 15.

Will any of my account numbers change?

Unless you receive a separate letter about an account number change, your account number will remain the same on deposit and loan accounts.

Will the bank's routing number change?

Yes, your routing number (the nine digit number that identifies a financial institution) will change. **Your Dieterich Bank routing number will be 081212574.**

How can I get account information after hours?

Dieterich Bank offers access to your account information 24/7 through Online Banking, Mobile Banking and Telebanking.

- Online Banking is available at dieterichbank.com
- Our Mobile Banking App can be downloaded from the App Store® or Google Play™.
- Telebanking, or Telephone Banking, is available toll-free at (877) 245-2265 – see page 24 for details.
- You may also use an ATM to obtain balance information.
- Customer Care hours are 7:30 am – 5:00 pm Monday through Friday and 8:00 am – Noon on Saturday. We are closed Sunday and federal banking holidays. Extended hours will be held through the conversion period. Please refer to dieterichbank.com/firstbank for more details.



Where can I go for more information?

You can talk to the employees at your local branch or visit us on the web at dieterichbank.com/firstbank for more information. Dieterich Bank's Customer Care Center can be reached at (800) 699-9766. We want to make this transition as easy as possible and will gladly answer any questions you may have.

Will my account be covered by FDIC insurance?

At Dieterich Bank, all deposit accounts are insured up to the insurance limit by the Federal Deposit Insurance Corporation (FDIC). Deposit accounts include Checking, NOW, Savings, Money Market Deposits, Certificates of Deposit and IRA accounts. Deposits are insured up to \$250,000 per depositor with additional coverage for different types of legal ownership.

If you are a depositor at both Dieterich Bank and First Bank at the time of acquisition, deposits from First Bank will be separately insured from deposits at Dieterich Bank for at least six months after the merger. This grace period gives you the opportunity to restructure your accounts, if necessary. CDs from First Bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

For detailed information on how your deposit accounts will be insured, you can go to the FDIC Electronic Deposit Insurance Estimator (EDIE) online at edie.fdic.gov.

Will I receive year-end tax forms on my deposit or loan account from First Bank or Dieterich Bank for 2020?

You will receive 2020 tax forms from both First Bank and Dieterich Bank for activity that occurs in 2020.

What is Dieterich Bank’s wire processing schedule?

Retail customers can initiate out-going wire transfers at any of our branch locations. Out-going wire transfers completed at the branch, Monday through Friday (excluding bank holidays), before 3:00 pm (CST), will be sent the same day. Any out-going transfers completed after the 3:00 pm cut-off time will be sent out on the next business day.

Incoming wire transfers received by Dieterich Bank before 4:00 pm (CST) Monday – Friday will be posted to the customer’s account on that day. Any incoming transfers received after the 4:00 pm 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.

How do I receive a wire to my Dieterich Bank account?

To receive a wire at Dieterich Bank, the following information should be given to the party originating the wire.

- Receiving Bank: Bankers Bank
- Receiving Bank Address: 7700 Mineral Point Rd., Madison, WI 53717-1694
- Receiver ABA: 075912479
- Foreign Wire Swift Code: BBWIUS44
- Beneficiary’s Bank: Dieterich Bank
- Bank ABA Account: 081212574
- Beneficiary: Your name
- Beneficiary Address: Your address
- Beneficiary Account Number: Your account number
- Any specific instructions for the money

Parties sending wire transfers to your account will need to receive these Dieterich Bank wire transfer instructions.

Where can I view Dieterich Bank’s interest rates and tiers?

For an up-to-date listing of all Dieterich Bank interest rates and tiers, please visit: dieterichbank.com/rates-center.

Personal Banking Products & Services

PERSONAL CHECKING ACCOUNTS

Named after our favorite color, our checking accounts will help you earn – you guessed it – **green!**

Basic Green Checking: This eStatement-receiving account is made for those who want a super-simple, completely free checking account. It gives you unlimited checking with no monthly fees and no surprise hidden charges.

Now Green Checking: Maintain a \$1,000.00 balance and your money earns more money for you! That’s it, no extra hoops.

Extreme Green: Go above and beyond what you would expect from a checking account, with rewards ranging from cell phone protection to extra savings at local stores. This account has all the bells and whistles!

Current First Bank Account	New Dieterich Bank Account
First Choice Checking	Basic Green
First Plus Checking	Extreme Green
First Premier Checking	Extreme Green
Legacy Checking	Now Green
Student Checking	Basic Green



CONSUMER CHECKING	<i>Basic Green Checking</i> Simple checking with a free option.	<i>Now Green Checking</i> Earn interest with ease.	<i>Extreme Green Checking</i> Get maximum performance.
<i>Initial Deposit to Open Account</i>	\$25.00	\$1,000.00	\$100.00
<i>Monthly Fee</i>	\$0	\$0 \$5.00 if balance is below \$1,000.00.	\$6.00 (Fee waived if balance is over \$25,000)
<i>APY Earned¹</i>	0% APY	.08% APY	<ul style="list-style-type: none">• 2.01% APY on balances \$1.00 - \$10,000• 2.01% - 0.20% APY on additional balances OVER \$10,000• 0.10% APY on all balances if qualifiers are not met
<i>Free eDocuments</i> Secure access 24/7	✓	✓	✓
<i>Online & Mobile Banking</i> Plus: Online Bill Pay and Mobile Check Deposit	✓	✓	✓
<i>Instant Issue Debit Card</i> Receive your debit card at account opening	✓	✓	✓
<i>Finance Manager</i> Track spending, set goals and establish budgets	-	✓	✓
<i>ATM Fee Refunds²</i>	-	-	✓ Up to \$15.00 if qualifications are met
<i>BaZing Savings</i> Discounts for dining, shopping, travel, entertainment, and more.	-	-	✓
<i>Cell Phone Protection³</i> Receive up to \$400.00 per claim (\$800.00 per year) if your cell phone is broken or stolen.	-	-	✓
<i>ID Theft Aid³</i> Includes payment card fraud resolution, \$2,500 in personal identity theft benefit and identity restoration.	-	-	✓
<i>Roadside Assistance</i> Available 24/7 and free to use, up to \$80.00 in covered service charges.	-	-	✓
<i>Health Savings Card</i> Save money on prescriptions, eye exams, frames, lenses and hearing services.	-	-	✓
<i>\$10,000 Travel Accidental Death Coverage</i> Peace of mind for the unexpected.	-	-	✓
<i>Monthly Qualifications to Receive Rewards</i>	Account Free with eStatements.	Maintain a \$1,000.00 balance	<ul style="list-style-type: none">• Have at least 10 debit card transactions post & settle (Excludes ATM transactions)• Access Online Banking at least one time• Maintain a positive average daily balance• Receive direct deposit

If you elect to receive paper statements or do not enroll in eStatements, a \$3.00 fee will be incurred. Fee can be waived with \$5,000 minimum daily balance or if the primary account owner is over 65 years of age.

¹ APY=Annual Percentage Yield. Concerning Interest Bearing Accounts: Minimum daily balance to earn interest is \$0.01. Accrual of interest on noncash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Your interest rate may change at any time at our discretion. The interest rate and annual percentage rate and percentage yield for these tiers may change. Compounding and Crediting – Interest will be compounded every month. Balance Computation Method – Now Green and non-qualifying Extreme Green accounts use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Extreme Green accounts meeting qualifications will be paid interest according to the average daily balance method. This method applies interest at the end of the monthly cycle based on the average balance of each day in the cycle.

² Foreign ATM fees by ATM owners other than Dieterich Bank will be charged as the fee occurs.

³ BaZing registration required to benefit from shopping, dining, travel and health savings discounts. To receive cell phone coverage, cell phone payments to your provider must be paid each month with direct payment from your Dieterich Bank Extreme Green checking account. BaZing services are subject to limitations, restrictions, terms and conditions, and may involve additional costs, such as co-pay for Cell Phone Protection. Insurance products are: Not a Deposit, Not FDIC insured, Not insured by any federal government agency, Not guaranteed by the Bank, May lose value. Learn more about BaZing benefits at bazing.com.

Availability of Deposits: Dieterich Bank reserves the right to delay availability of funds deposited in the account and will follow all laws and regulations associated with funds availability rules.

Collection of service charge concerning all personal checking accounts: If funds are not available in your account at the time your service charge is assessed, the monthly service charge will overdraw your account. Overdrafts will result in additional fees. A \$25.00 fee will be charged when an account is closed within 90 days after opening. Applicable carrier data and message rates apply when using mobile and online services. Bank rules and regulations apply.

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS:

Super Green Savers: The most thrilling children's savings club that offers marvelous prizes and rewards for those age 12 and under who save!

Save Green Savings Account: Whether you’ve got a large purchase on the horizon or are just thinking about the future, it’s important to start saving. This account can help you do just that.

Money Market Plus: This account earns higher rates for keeping higher balances while enjoying the flexibility of check writing and debit card usage. It's like a checking account but earns interest like a savings account!

Christmas Club: Don't be “surprised” by holiday shopping bills. Drop a little cash in periodically and earn interest to help your balance grow. Dieterich Bank will send you a check or direct deposit of the balance when it's time to start checking off who's naughty and nice.

Health Savings Account (HSA*): Eligible individuals save money tax-free, exclusively for the purpose of paying or reimbursing qualified medical expenses. If you are currently covered by a High Deductible Health Plan (HDHP), an HSA could help bridge the gap in uncovered health expenses. This account offers the convenience of check writing and debit card access, but it also serves as a savings account for current and future healthcare expenses.

*Tax exempt status depends upon individual circumstances. Check with your tax preparer or legal counsel to determine your eligibility.

<i>Current First Bank Account</i>	<i>New Dieterich Bank Account</i>
Statement Savings	<i>Save Green</i>
Performance Money Market	<i>Money Market Plus</i>



	Save Green Savings Account	Super Green Savers	Money Market Plus	Christmas Club	Health Savings Account (HSA) ²
Minimum to Open	\$25.00	\$0	\$1,000.00	\$2.00 (Max: \$10,000)	\$25.00
Annual Fee	No	No	No	No	\$10.00
Earns Interest ¹	Yes	Yes	Yes	Yes	Yes
Who is Eligible	Anyone	Children ages 0 – 12	Individuals, Sole Proprietors, Corporations, and Partnerships.	Age 16 +	You must be enrolled in a high deductible health plan (HDHP)
Online Banking	Free	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free	Free
eStatements	Free	Free	Free	Free	Free
Direct Deposit	Free	Free	Free	Free	–
Telebanking	Free	Free	Free	Free	Free
Debit Card	Available if tied to a checking account.	N/A	N/A	N/A	HSA Debit Card

Personal Savings and Money Market Accounts Benefits and Details

A \$25.00 fee will be charged when an account is closed within 90 days after opening. Applicable carrier data and message rates apply when using mobile and online services. Bank rules and regulations apply.

¹Variable Rate - Your interest rate and annual percentage yield may change. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. Determination of rates and frequency of rate changes: At our discretion, we may change the interest rate on your account at any time and without notice. Minimum daily balance to earn interest for Savings Accounts is \$0.01. Minimum daily balance to earn interest for Money Market Plus and Health Savings Accounts is \$0.01. Minimum daily balance to earn interest for Christmas Club Account is \$0.01. **Compounding and crediting for Save Green Savings and Super Green Savers Savings Accounts: Interest will compound every three months and interest will be added back to the principal every three months.** If you close your account before interest is credited, you will not receive the accrued interest. Compounding and crediting for Money Market Plus and Health Savings Accounts: Interest will be compounded every month. Interest will be added back to the principal every month. If you close your account before interest is credited, you will not receive the accrued interest. Crediting for Christmas Club Accounts: Interest will be added back to the principal upon maturity. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

²Tax exempt status depends upon individual circumstances. Check with your tax preparer or legal counsel to determine your eligibility.

Transaction Limitations for Save Green Savings, Super Green Savers and Money Market Accounts: Dieterich Bank limits certain types of withdrawals and transfers from a savings or money market account to a total of six (6) per monthly statement period. Unlimited items: Withdrawals or transfers are unlimited and will not be subject to the Excess Item Fee when made in person at a Dieterich Bank location, at an ATM, by messenger or by mailing a request or speaking to a telephone representative to have a check made payable to you and mailed to you. Transfers to repay loans at Dieterich Bank are also unlimited. Excess Items: All withdrawals or transfers not described under Unlimited Items are limited to six (6) transactions per statement period. An Excess Item is a transaction over the six (6) transaction limitation. The following are examples of transactions subject to the limitation: Transfers by phone using automated banking service or speaking with a banker on the phone; transfers or payments through online, mobile and text banking (including bill pay); transfers to a checking account for overdraft protection coverage; pre-authorized transfers and withdrawals (including recurring and wire transfers); payments to third parties such as checks, drafts or similar other transactions (counted when they are posted to the account and not when they are written); debit or ATM card purchases that post to the account. The fee per Excess Item is \$10.00. Fees could reduce earnings.

Money Market Accounts have a \$3.00 statement fee. Fee can be waived with \$5,000 minimum daily balance or if the primary account owner is over 65 years of age.

Green ¢ents: With Green ¢ents, we'll automatically round your debit card purchases up to the nearest dollar and drop the change in your savings account. It's like your own personal tip jar! If you currently have a checking and savings account, stop by any Dieterich Bank branch or call Customer Care at (800) 699-9766 to add Green ¢ents after August 10.

YOUR PURCHASE	ITEM PRICE	ROUNDED UP TO	TRANSFERRED TO SAVINGS
	\$1.59	\$2.00	\$0.41



Personal CDs and IRAs

CERTIFICATES OF DEPOSIT (CDS)

CDs are a low-risk savings solution with a fixed interest rate. Earn better rates for saving longer. Just pick the term that best fits your current financial situation and lock it down. No matter what the market does, your returns keep coming in, with no surprises or fluctuations. Just sit back and watch the returns roll in.

For CDs and IRAs, your terms and conditions are guaranteed until maturity. Upon maturity, you have 10 days to withdraw funds or transfer into a new account. If you do not act within the 10-day period, the certificate will be renewed into the term disclosed when you originally opened your account with First Bank, at the standard interest rate with Dieterich Bank.

For your convenience, here are the terms previously disclosed:

Current First Bank CD Term	Dieterich Bank CD Term at Renewal (maturity)
7 – 29 days	7 – 31 days
3 months	91 days (3 months)
6 months	182 days (6 months)
12 months	12 months
24 months	24 months
30 months	30 months
36 months	36 months
48 months	48 months
60 months	60 months
promo 4 – 5m	91 days (3 months)
promo 7 – 11m	182 days (6 months)
promo 13 – 16m	12 months
promo 17 – 23m	18 months
promo 25 – 35m	24 months
promo 37 – 47m	36 months
promo 49 – 59m	48 months
bump CD 18m	18 months
bump CD 36m	36 months

Statements: Statements may be available for CDs when combined with a checking and/or savings account statement. IRA statements are issued annually.

All CD Terms: Upon maturity, you have 10 days to change the terms of, or withdraw money from, your CD. Interest is not paid during the grace period unless renewed. Annual Percentage Yield assumes interest will remain on deposit until maturity and a withdrawal may reduce earnings. Accrual of interest on noncash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.) IRS penalties may apply to early withdrawals from IRAs. IRAs are available as a Traditional, Roth, SEP or Educational IRA.

Early Withdrawal Penalties: Terms of 7 – 30 days will equal 7 days of accrued interest. Terms of 3 – 6 months will equal 91 days of accrued interest. Terms of 9 months will equal 270 days of accrued interest. Terms of 12 – 60 months will equal 365 days of accrued interest.

Overdraft Privilege: Overdraft Privilege, also referred to as “Bounce Protection,” is extended to all consumer customers, without additional charge, who are eligible and maintain their checking accounts in good standing. Your account is in “good standing” if you: (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce Protection as a continuing line of credit; and (3) have no legal orders, levies or liens against your account. In return for an overdraft fee, we will generally pay our customers’ overdraft transactions up to \$500.00. Whether overdrafts will be paid is discretionary and we reserve the right not to pay any specific transactions presented. Both the amount of the overdraft transactions and all applicable fees, including but not limited to the overdraft fees, are included in this limit. We will charge our standard overdraft or returned item fee for each overdraft transaction presented whether we pay it into overdraft or return it. If you would like more information on our Overdraft Privilege Program, a brochure will be available in your local branch on August 10.

Overdraft Privilege may be canceled at any time by contacting your local branch or calling our Customer Care Team at (800) 699-9766.

Personal Banking FAQs

DEBIT CARDS

Will my First Bank debit card be replaced?

Yes, your First Bank debit card will be replaced with a new Dieterich Bank Debit Mastercard®. New cards will be mailed beginning July 24 and will be received prior to conversion. You may continue using your current First Bank debit card through 4:00 pm on Friday, August 7. Beginning August 10, you can activate your new Dieterich Bank card. Activation details will be included with your new card. **If you currently authorize companies to use your First Bank debit card as a payment source, you will need to update this information with your new debit card number prior to payments due on or after August 8.**

Will my debit card work over conversion weekend?

No, your First Bank card will no longer work as of 4:00 pm, Friday, August 7. We encourage you to plan accordingly by using credit card, cash or an alternative account for payment of items, as neither your First Bank nor Dieterich Bank debit cards will be active during the conversion weekend.

How do I activate my Dieterich Bank debit card or change my PIN?

Activation instructions will be provided with your card. You can call the number on your card, use an ATM or visit your local branch to change your card's PIN.

When can I upload my new Dieterich Bank cards to my mobile wallet?

Dieterich Bank offers digital wallet to our customers, and you will have the ability to upload your new debit card into your digital wallet on August 10.

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

No, your current First Bank ATM and purchase limits will remain the same on your Dieterich Bank card. If you have specific questions concerning your limits, you can visit your local branch or contact our Customer Care Team at (800) 699-9766.

CHECKING ACCOUNTS

Can I still use my First Bank checks?

You can continue to use your First Bank checks through Friday, August 7. After this date, you will need to use your Dieterich Bank checks, with your new routing number of 081212574. Your new Dieterich Bank checks will arrive by mail prior to conversion weekend. Any outstanding checks will be processed for 60 days post conversion. Items received after this 60-day window will be returned by First Bank. After conversion, additional Dieterich Bank checks can be ordered at dieterichbank.com, your local branch or by calling Customer Care at (800) 699-9766.

What happens to my preauthorized automatic deposits or withdrawals to my account?

You will need to change your routing and account number with employers, vendors and service providers. You can contact them directly after August 10 to provide them with Dieterich Bank's routing number and your account number to ensure there are no disruptions in payments or service.

Can I switch my checking account to one of the other checking accounts Dieterich Bank offers?

Yes, you may switch your checking account after August 10 to any of Dieterich Bank's checking accounts listed on page 14 by visiting your local branch.

My child currently has an UTMA account. Will this change?

If you currently have an UTMA account for your child, this account will transfer into an UTMA product with Dieterich Bank.

CDs AND IRAS

Will the interest rate I am earning on my CD change?

Your current interest rate is assured to maturity on your CD account and your IRA CDs.

What happens to my interest payments on my CDs and IRA CDs?

Interest that is currently posted to your CD and/or IRA will continue. If interest payments currently transfer to a First Bank deposit account, this will continue to your Dieterich Bank account. If interest payments currently transfer to another financial institution, this process will remain the same.

If you would like to make any changes to how your interest payment is distributed, please contact your local branch.

Will Dieterich Bank become the custodian of my IRA?

Dieterich Bank will become the new custodian of all IRA plans as of the close of business on August 7. These plans include Traditional, Roth, SEP and Educational IRAs. If you have questions about the transfer of custodians, please contact your local branch.

Will I receive year-end tax forms on my CDs and IRAs from First Bank or Dieterich Bank for 2020?

You will receive 2020 tax forms from both First Bank and Dieterich Bank for activity that occurs in 2020.



Convenient Personal Services

VIEW CONVERSION WEEKEND’S ONLINE BILL PAY SCHEDULE ON PAGE 10.

CONSUMER DIGITAL BANKING

ONLINE BANKING

Check your balances, pay bills, or transfer money between accounts, all from your computer at dieterichbank.com.

Send Green

Send Green, our convenient Online Bill Pay, allows you to conveniently pay your bills from the comfort of your own home to save time and money. There’s no need to write a check or keep paper files. Send money immediately or schedule later payments. You can also schedule recurring or one-time bill payments.

Transfers

- Between Accounts at Dieterich Bank: One of the ways to simplify saving is to split your money up into other accounts — put some in your checking, some in your savings, etc. But rather than doing that yourself, why not set up automatic transfers so we can do it for you each month?
- To/From Accounts at Other Banks: You can link another bank account to your Dieterich Bank account and transfer funds. It’s a convenient way to fund your account. Best of all, we don’t charge any fees for it! As part of the enrollment process, you will need to request approval of each External Account that you wish to use for the External Transfer service.

Finance Manager

Set budgets and stick to them! This Online Banking feature allows you to keep track of finances, develop budgets, set goals, control spending and view your complete financial picture. Simply call our Customer Care Team at (800) 699-9766 to add Finance Manager to your Online Banking Account.

Card Controls

Once you are enrolled in Dieterich Bank’s Online Banking, you will have the ability to activate your debit card. This can be found under the Settings tab in our Online Banking platform. Equally as easy, if your card is lost or stolen, you can also “Hot Card” your debit card to stop anyone from making fraudulent purchases. (Please note, this will not allow you to turn your card back on if it is found).

MOBILE BANKING

The Dieterich Bank Mobile App puts banking at your fingertips. It can be downloaded on your smartphone or tablet from the App Store® or Google Play™ at any time. However, you must complete the Online Banking login process (after August 10) prior to using the Mobile App.

Mobile Check Deposit

Save a trip to the bank by depositing checks using our app from your smartphone or tablet. Now that’s convenience in a snAPP!

Turn Your Debit Card On and Off

Use Dieterich Bank’s Mobile App to quickly suspend a debit card when you are not using it or when it is temporarily lost to ensure no unwanted transactions are made. Once it is found, simply turn it on again. (It may take up to 30 minutes to activate once turned back on.)

eSTATEMENTS

Receive your monthly statements electronically and access them anytime you need them. You’ll receive eStatements sooner than regularly mailed statements, without having to worry about them being delivered to the wrong home or mailbox theft. There is no need for a filing cabinet, and you will become more environmentally friendly. Plus, you can assign additional people, such as your accountant, to receive your digital statements.

INSTANT ISSUE DEBIT CARDS

If your Dieterich Bank debit card is ever lost or stolen, we can cancel your old one and issue you a new one... instantly! Simply go to your bank location, and they will instantly print you a new or replacement card in the branch. There’s no need to wait a week for your debit card to arrive in the mail.

TELEBANKING

Telebanking, also known as banking by phone, allows you to dial (877) 245-2265 for 24/7 balance inquiries, transfers and recent transactions.

MOBILE WALLET

Make purchases without your physical card. Instead, you can carry your Dieterich Bank cards in digital form by adding them to the mobile wallet on your smartphone, tablet or smartwatch. Add your Dieterich Bank card to these mobile wallets: Apple Pay®, Google Pay™, or Samsung Pay®.

ATM NETWORK

Dieterich Bank’s ATM Network allows you to have access to several ATMs to accommodate your common banking needs. Use your debit card to transact money from your checking or savings account fee-free with our ATMs. View a list of Dieterich Bank’s ATMs at dieterichbank.com/bank-and-atm-locations.



Convenient Personal Services FAQs

CONSUMER ONLINE BANKING & BILL PAY

VIEW CONVERSION WEEKEND’S ONLINE BILL PAY SCHEDULE ON PAGE 10.

Will I have access to my account information online with First Bank after the conversion? No, as of 8:00 pm Friday, August 7, your online account access will no longer be available.

Can I receive alerts on my account? Yes, you will be able to set up account alerts through Dieterich Bank’s Online Banking platform beginning August 10.

If I use Quicken® or QuickBooks®, will my First Bank transaction history be available after 8:00 pm on August 7? In order to retain your First Bank transaction history, you will need to download it from First Bank’s Online Banking prior to August 7. After that date, you will only be able to download your Dieterich Bank transactions to Quicken and QuickBooks.

Will my Bill Pay items convert? Yes, your Bill Pay items will convert. Prior to Thursday, August 6, we highly recommend you download or record your account history, statements, recurring transfer schedules and bill payment information to help validate all payments are still scheduled.

When will I be able to access Dieterich Bank’s Online Banking & Bill Pay? Beginning August 10, you will have access to Dieterich Bank’s Online Banking and Bill Pay platform at dieterichbank.com.

If I currently use First Bank’s Online Banking & Bill Pay, how will I set up my Online Banking & Bill Pay with Dieterich Bank? Beginning August 10, you will be able to access your information via the “Login” button on Dieterich Bank’s website. Unless you receive a separate letter indicating a new username, your current username will remain the same. The first time you log in, you will use the last four digits of your Social Security Number as your password. You will have multiple prompts that will be required the first time you sign in to your Dieterich Bank Online Banking platform.

How do I set up Online Banking & Bill Pay with Dieterich Bank if I do not use Online Banking with First Bank? If you do not currently use Online Banking with First Bank, you can sign up with Dieterich Bank beginning August 10 by clicking the “Login” button at dieterichbank.com, and then clicking “Enroll.” Please contact our Customer Care Team at (800) 699-9766 if you need assistance.

Will my automatic payments continue on my Dieterich Bank debit card? No, your First Bank debit card will be replaced with a new Dieterich Bank Debit Mastercard. You will need to contact the business or service provider to update your card number and expiration date once you activate your new card.

Will I be able to continue to use Apple Pay, Google Pay or Samsung Pay? Yes, but your First Bank cards will stop working at 4:00 pm Friday, August 7. You can add your new Dieterich Bank debit card to your mobile wallet once you have activated it.

TELEBANKING

How do I access Dieterich Bank’s Telebanking services? You can access Dieterich Bank’s Telebanking services at 1 (877) 245-2265. Enrollment instructions for access:
1. Call (877) 245-2265

2. Enter in your account number
3. Enter in your SSN
4. Establish your PIN as prompted
5. Select from the menu

If you have not used Telebanking within 60 days after the conversion, please contact our Customer Care Team at (800) 699-9766 to complete the enrollment process.

eSTATEMENTS

I am currently signed up to receive eStatements with First Bank. Will I need to re-enroll with Dieterich Bank? No, if you are already enrolled in eStatements with First Bank, you will automatically continue to receive eStatements with Dieterich Bank. You will not need to re-enroll.

If I wish to receive eStatements with Dieterich Bank, but I am not already enrolled with First Bank, how do I enroll? You will be able to sign up to receive eStatements on your accounts with Dieterich Bank beginning August 10. We have 2 easy ways to enroll:

MOBILE APP ENROLLMENT:*

1. From your dashboard, click on your account name.
2. Select “Documents.”
3. Select “Sign Up/Changes.”
4. Follow the prompts.

ONLINE ENROLLMENT:

1. After you sign in to Online Banking, go to the eDocuments tab at the top of the Online Banking screen.
2. Click Enrollment on the top menu. This screen will give you the option to check the box to enroll “All available documents for all active accounts” or check the box next to the specific account(s) that you would like to enroll in eStatements.
3. Complete the additional information requested.

*Please Note: You must already have an Online Banking Account to use our Mobile App.

How will I receive my statements after August 9? You will receive a final First Bank statement reflecting your account activity and balance through August 9. Checking accounts, Money Markets and Home Equity Lines of Credit will then cycle monthly, at the end of August. Savings accounts will receive their first statement in September and continue to cycle quarterly.

TRANSFERS

I currently have an automatic transfer between my deposit accounts at First Bank. Will those continue? Yes, any internal transfers scheduled will continue to process. We suggest downloading or recording your internal and external transfer activity and settings before August 6 to verify these have transferred.

I currently have an automatic transfer between my deposit account and an account at a different bank. Will these transfers continue? For questions about your external transfers, please contact our Customer Care Team at (800) 699-9766. We suggest downloading or recording your internal and external transfer activity and settings before August 6 to verify your transfers have transferred.

Will my stop payments remain in effect? Yes, your stop payments will remain in effect after conversion weekend.

Loans

Personal Loans

We're here to help when you need extra cash, because unexpected expenses can catch us all off guard. Whether it's for car repairs, debt consolidation or even that special vacation, we can get you the funds you need with a Personal Loan.

Lot & Construction Loans

You found the perfect location for your future home, so the next step is to purchase the land. With land-only financing, you can secure your perfect location while taking your time to customize your future home's plans. In the meantime, create as many Pinterest boards as you would like.

Time to start building... During the construction period, interest is charged only on the funds that have been disbursed. When the project is completed, we will look at the best long-term loan option for you.

Home Loans

- **CONVENTIONAL MORTGAGE:** If you have been saving for your down payment, this loan offers lower monthly payments. Enjoy fixed rates, so your monthly payments never change. You can choose from a 15-, 20- or a 30-year fixed rate.
- Conveniently apply online at dieterichbank.com.
- In-house servicing: All conventional mortgage loans are serviced by Dieterich Bank. Yes, that means you will always make your payment to us, and you will always be able to contact your loan officer after your loan has closed.
- **USDA:** 100% financing for those without a down payment and credit that is less than ideal.
- **FHA:** A low down payment mortgage program backed by the Federal Housing Administration.
- **VA:** VA loans are designed to help qualified veterans, reservists and active duty members finance their homes. These loans offer 100% financing with no monthly mortgage premiums.
- **HOME EQUITY LINE OF CREDIT (HELOC):** Use the money you already have built up in your home for whatever you want, whenever you want it. This is perfect for things like a new car, home improvements or unexpected expenses.

Auto

When it's time to get a new set of wheels, Dieterich Bank can help. With competitive interest rates and flexible terms, we can get you a great deal. Get pre-approved before walking onto the lot, and you'll be in the driver's seat when it's time to negotiate.

Recreational Vehicles

Need some new toys? If water is your thing, our Recreational Vehicle Loans can help you finance your next Jet Ski®, pontoon or ski boat. Road trips more your style? You can travel cross country in your new motor home or on a new motorcycle. Take it off road with an ATV. Wherever your adventure may lead, let us help you get there with fast approvals and low rates.



Loans FAQs

Will my loan with First Bank change? No, the terms and conditions of your Personal Loans, Overdraft Protection Loans, Home Equity Loans and Mortgages will not change.

My Personal Loans are currently set to pay with automatic payments from my First Bank account. Will this continue? Yes, any internal automatic payments to your loan will continue.

Will my automatic loan payments from another bank be affected? For questions about your automatic loan payments from another bank, please contact our Customer Care Team at (800) 699-9766.

Can I still use my present supply of checks for my HELOC? No, you will not be able to use your current checks. Please contact your local branch if you would like to continue to use your HELOC checks.

Personal Credit Cards

A new bank deserves a new credit card. Find out how it feels to be a Dieterich Bank credit cardholder. All Dieterich Bank credit cards include important features like:

- EMV smart chip technology for added security
- Mobile purchasing capability for added convenience
- And so much more!

We have cards that:

- **HELP YOU PAY DOWN BALANCES**
- **OFFER FLEXIBLE CASH REWARDS**
- **GIVE YOU REWARDS TO USE THE WAY YOU WANT**
- **BUILD YOUR CREDIT**

All First Bank credit cards will remain with First Bank.

Beginning August 10, you may apply for a Dieterich Bank credit card in your local branch or at dieterichbank.com/personal/our-consumer-cards.



Business Banking

IMPORTANT INFORMATION FOR BUSINESS CUSTOMERS ON CONVERSION WEEKEND

Remote Deposit Capture for businesses: Dieterich Bank's cut-off time for remote deposit capture is 4:00 pm starting on August 10.

Remote Deposit Capture Deposit Window: On Friday, August 7, your company can make deposits until 8:00 pm for the current business day.

ACH batch processing: The cut-off time to create an ACH file through First Bank's website will be 6:00 pm Wednesday, August 5. ACH services will be available for use on August 10 using Dieterich Bank's online platform at dieterichbank.com.

Incoming wire transfers: Beginning August 10, parties sending wire transfers to your account will need to receive new Dieterich Bank wire transfer instructions. These instructions can be found on page 12.





Banking Options for Business & Public Funds

Dieterich Bank offers a variety of business and municipality accounts to fit your needs.

CHECKING & SAVINGS OPTIONS

Business Checking

From public funds to the largest corporate customer or smallest family-owned business, this account meets the needs of all commercial customers. Our business checking account includes no minimum balance, free Online Banking and a free business debit card.

Business Interest Checking

Ideal for small businesses, the business interest checking has a minimum balance requirement of \$2,500.00 and a low monthly fee. This account offers Online Banking access and free business debit cards.

Business Analysis Account

More complex business or larger public fund accounts with high transaction activity favor this account. We can analyze your account to make sure it is producing most effectively. This analysis account allows you to utilize a very competitive earnings credit to help offset fees.

Business Money Market

A safe, liquid investment to maximize earnings on your excess cash. With only a \$1,000.00 minimum balance, this account is a good fit for any business owner or public fund.

Business Savings

Putting your money in a business/public fund savings account and receiving interest is a smart, safe and secure way to grow your savings, and it allows you to access your money any time you need it.

Certificates of Deposit

With higher rates than regular savings accounts, CDs are a good solution for public funds or businesses that have funds they can invest for extended periods of time.

Employee Health Savings Accounts (HSAs)

Employer-provided HSAs help manage health care expenses without risking health care coverage. As an employer, you can contribute to your employees' HSAs, adding value to your company's benefit package. Dieterich Bank representatives can enroll your employees at your business.

Fees may apply.

	Checking Accounts		Cash Management Accounts			Investment Accounts	
Description	Business Checking Checking for businesses with low activity and low balances.	Business Interest Checking Checking for businesses with moderate activity and moderate balances and want to earn interest.	Business Analysis Checking Checking for businesses with high activity and want additional cash management services.	Business Zero Checking Checking for businesses with high activity and want additional cash management services.	Business Sweep Repurchase Checking for businesses with larger balances, generally \$250,000 or more, looking for collateralization of deposits in excess of FDIC limits.	Business Savings	Business Money Market
Legal Entity	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation • Nonprofit • Public Funds 	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation • Nonprofit • Public Funds 	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation • Nonprofit • Public Funds 	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation • Nonprofit • Public Funds 	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation • Nonprofit • Public Funds 	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation • Nonprofit • Public Funds 	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation • Nonprofit • Public Funds
Opening Deposit	\$100.00	\$2,500.00	\$100.00	N/A	See Commercial Banking Specialist	\$100.00	\$1,000.00
Minimum Daily Balance (MDB) Requirement	N/A	\$2,500.00 minimum daily balance: \$10.00 fee is applied for falling below the MDB.	Contact Treasury Management Department at treasurymanagement@dieterichbank.com.	Contact Treasury Management Department at treasurymanagement@dieterichbank.com.	Contact Treasury Management Department at treasurymanagement@dieterichbank.com.	\$100.00 minimum daily balance	\$1,000.00 minimum daily balance
Monthly Maintenance Fee	\$0	\$10.00	Contact Treasury Management Department for fees.	\$20.00	\$45.00	\$3.00 MDB fee	\$5.00 MDB fee
Free Transactions/Items per Month ^{1,2}	300	600	Per item charges apply, but may be offset by balances.	N/A	N/A	N/A	N/A
Transaction/Item Charges over Limit	\$0.15 over 300	\$0.15 over 600	Debits: Electronic item Paid item (checks and debits) Credits: Electronic item Credits posted Deposit ticket Deposited item Contact Treasury Management Department for details.	N/A	N/A	\$10.00 per debit item over 6 during the month	\$10.00 per debit item over 6 during the month
Interest Tiers		No tier			Interest Tiers: \$0 – \$24,999 \$25,000 – \$99,999 \$100,000 – \$499,999 \$500,000 +	Interest Tiers: \$0 – \$4,999 \$5,000 – \$24,999 \$25,000 – \$99,999 \$100,000 +	Interest Tiers: \$0 – \$24,999 \$25,000 – \$99,999 \$100,000 – \$499,999 \$500,000 +

Business Checking Accounts have a \$3 paper statement fee. eStatements are free.

¹Transactions include deposit tickets, deposited items, checks, ACH, wires and other transactions. The Excess Item Fee will be charged for each additional transaction over the maximum number of transactions available at no charge per statement cycle.

²Earnings Credit – An earnings credit is used to offset eligible fees. Your earnings credit is calculated by applying the earnings credit rate to the average collected balance in your account. The earnings credit rate appears on the client analysis statement for your account. The earnings credit rate is determined by the bank and is subject to change at the bank's discretion. You pay a service charge when your fees exceed your earnings credit in a given month.

General disclaimer concerning all Business and Public Fund Checking Account Types. Collection of service charge: If funds are not available in your account at the time your service charge is assessed, the monthly service charge will overdraw your account. Overdrafts will result in additional fees. A \$25.00 fee will be charged when an account is closed within 90 days after opening.

Convenient Business Services

ONLINE BANKING

Check your balances, pay bills or transfer money between accounts, all from your computer at dieterichbank.com.

Send Green

Send Green, our convenient Online Bill Pay, allows you to conveniently pay your bills from the comfort of your own business to save time and money. There's no need to write a check or keep paper files. Send money immediately or schedule a payment for later. You can also schedule recurring or one-time bill payments.

Transfers

Online Banking allows the ability to transfer funds between your Dieterich Bank accounts as needed.

Card Controls

Once you are enrolled in Dieterich Bank's Online Banking, you will have the ability to activate your business debit card. This can be found under the Settings tab in our Online Banking platform. Equally as easy, if your card is lost or stolen, you can also “Hot Card” your debit card to stop anyone from making fraudulent purchases. (Please note, this will not allow you to turn your card back on if it is found).

MOBILE BANKING

The Dieterich Bank Mobile App gives you banking at your fingertips. It can be downloaded on your smartphone or tablet from the App Store or Google Play at any time. However, you must complete the Online Banking login process (after August 10) prior to using the Mobile App.

Mobile Check Deposit

Save a trip to the bank by depositing checks from your smartphone or tablet.

Turn Your Debit Card On and Off

Use Dieterich Bank's Mobile App to quickly suspend your business debit card when you are not using it or when it is temporarily lost to ensure no unwanted transactions are made. Once it is found, simply turn it on again. (It may take up to 30 minutes to activate once turned back on.)

eSTATEMENTS

Receive your monthly statements electronically and access them anytime you need them. You'll receive eStatements more quickly than regularly mailed statements. There is no need for an extra filing cabinet, and you will become more environmentally friendly.

Instant Issue Debit Cards

If your Dieterich Bank debit card is ever lost or stolen, we can cancel your old one and issue you a new one...instantly! Simply go to your bank location, and they will instantly print you a new or replacement card in the branch. There's no need to wait a week for your debit card to arrive in the mail.

Online Stop Payment Feature

Skip your trip to the bank when you lose a check or need to cancel a check after it has been written. Instead, do this from your computer 24/7!

TREASURY MANAGEMENT SERVICES

Online ACH Cash Management

Running your business is your first priority. Our cash management services will help save time, streamline processes and offer increased privacy in a secure environment. Transfer funds, make payments electronically, direct deposit payroll and collect payments.

Remote Deposit Capture

Scan your checks at your place of business and deposit them electronically to the bank. Save time, improve funds availability and reduce cost and risk with Remote Deposit Capture. Dieterich Bank offers an innovative ACH and check-processing solution.

Online Wire Transfers

Save time from completing forms inside the bank and send wire transfers from inside your Online Banking Portal. Control your wire transfer risks by defining user entitlements, funding accounts and transaction limits.

Positive Pay – Check Service

Prevent fraudulent checks from being paid. This feature will allow you to send us a list of check numbers and amounts that you write. If any checks are not on the list you sent us, the check will be listed as an exception item to review.

Same-Day ACH

Create and send an ACH file that settles in the same business day! If you forget to pay an employee, no problem... Simply create an ACH file before 11:45 am, and your employee will receive credit into their account by close of business!

Zero Balance Accounts

Manage transactions from a single account. With Zero Balance Accounts (ZBAs) from Dieterich Bank, you minimize idle balances by concentrating funds in a single account and automatically transferring funds to and from your linked account on a nightly basis. Streamline daily cash management, cash accounting and reconciliation processes. For a small monthly fee, a business can offset internal bookkeeping costs associated with multiple manual account transfers.

Business Sweep Repurchase

Our Business Sweep Repurchase account (Repo Account) helps businesses that commonly retain more than \$250,000 in their account manage excess funds. Predetermine a target balance, and at the end of each business day, funds above that balance will be automatically swept from your Operating Account to the Repo Account that earns a competitive interest rate. This account combines the safety of an investment in government securities with the liquidity of daily maturity.

Merchant Services

Our Merchant Credit Card Service gives you the ability to process all major credit cards and provides your customers with more options to pay. This also increases the ways your business can make money.

Fees May Apply.

If you have any questions, you can contact the Treasury Management Department at treasurymanagement@dieterichbank.com.

Business Banking & Services FAQs

REMOTE DEPOSIT CAPTURE

When do I need to stop using Remote Deposit Capture through First Bank? Your company can make deposits until 8:00 pm Friday, August 7, for the current business day.

What do I need to do if I am a Remote Deposit Capture user? If you are a Remote Deposit Capture user, you will be contacted by a Dieterich Bank representative.

What is the cut-off time for Dieterich Bank’s Remote Deposit Capture? Beginning August 10, Dieterich Bank’s cut-off time will occur at 4:00 pm for the posting to occur on the next business day as a direct deposit.

Does Dieterich Bank offer same-day Remote Deposit Capture posting? Dieterich Bank does not offer same-day Remote Deposit Capture posting at this time.

ACH BATCH PROCESSING

When is the cut-off time to create an ACH file through First Bank’s website? The cut-off time to create an ACH file will be 6:00 pm Wednesday, August 5. ACH services will be available for use on August 10 using Dieterich Bank’s online platform at dieterichbank.com.

What is Dieterich Bank’s cut-off time for ACH processing? Dieterich Bank’s cut-off time for ACH processing is 2:30 pm. The same-day cut-off time is 11:45 am. You can begin using this service on August 10.

Will there be any changes to how I create an ACH file? Dieterich Bank will accept a standard NACHA formatted file, a csv file or the data can be manually entered. Changes to your accounting software will be required to add Dieterich Bank’s routing number (081212574) in the file header field.

DIGITAL SERVICES AND eSTATEMENTS

Will business customers have account information online with First Bank after the conversion? Your online account access will not be available with First Bank as of 8:00 pm, August 7.

If I currently use First Bank’s Online Banking & Bill Pay, how will I set up my Online Banking & Bill Pay with Dieterich Bank? Beginning August 10, you will be able to access your information via the “Login” button on Dieterich Bank’s homepage at dieterichbank.com. Unless you receive a separate letter indicating a new username, your current username will remain the same. The first time you log in, you will use the last four digits of your business Tax ID Number as your password.

If I do not currently use First Bank’s Online Banking & Bill Pay, how do I enroll my business in Online Banking? If you are not currently using First Bank’s Online Banking & Bill Pay platform but wish to enroll with Dieterich Bank, please visit your local branch after August 10.

My business is currently signed up to receive eStatements with First Bank. Will I need to re-enroll with Dieterich Bank? No, if you are already enrolled in eStatements with First Bank, you will automatically continue to receive eStatements with Dieterich Bank. You will not need to re-enroll.

If I wish to receive eStatements for my business with Dieterich Bank, but I am not already enrolled with First Bank, how do I enroll? You will be able to sign up to receive eStatements on your accounts with Dieterich Bank beginning August 10. We have 2 easy ways to enroll:

ONLINE ENROLLMENT:

1. After you sign in to Online Banking, go to the eDocuments tab at the top of the Online Banking screen.
2. Click Enrollment on the top menu. This screen will give you the option to check the box to enroll “All available documents for all active accounts” or check the box next to the specific account(s) that you would like to enroll in eStatements.
3. Complete the additional information requested.

MOBILE APP ENROLLMENT*:

*Please Note: You must already have an Online Banking Account to use our Mobile App.

1. From your dashboard, click on your account name.
2. Select “Documents.”
3. Select “Sign Up/Changes.”
4. Follow the prompts.

How will I receive my business statements after August 9? You will receive a final First Bank statement reflecting your account activity and balance through August 9. Checking accounts and Money Markets will then cycle monthly, at the end of August. Savings accounts will receive their first statement in September and continue to cycle quarterly.

MERCHANT SERVICES

I currently use a merchant credit card processing service. Will this change? If your business utilizes a Merchant Service Solution, this solution will not change. However, you will need to update your routing number with your current merchant processor in order to continue to receive funds. Dieterich Bank’s routing number is 081212574.

Does Dieterich Bank offer ACH Positive Pay? Dieterich Bank does not offer ACH Positive Pay at this time.

Who do I contact if I have questions relating to merchant credit card processing? If you are currently using a merchant credit card processing service, you will continue to contact them for questions. Your service provider will need to be notified about your new routing number (081212574).

Dieterich Bank offers merchant credit card processing. If you have questions regarding this service or would like a quote for your business, please contact our Treasury Management Team at treasurymanagement@dieterichbank.com.

DEBIT CARDS

Will my First Bank debit card be replaced?

Yes, your First Bank debit card will be replaced with a new Dieterich Bank Debit Mastercard. New cards will be mailed beginning July 24 and will be received prior to conversion. You may continue using your current First Bank debit card through 4:00 pm on Friday, August 7. Beginning, August 10, you can activate your new Dieterich Bank card. Activation details will be included with your new card. **If you currently authorize companies to use your First Bank debit card as a payment source, you will need to update this information with your new debit card number prior to payments due on or after August 8.**

Will my debit card work over conversion weekend?

No, your First Bank card will no longer work as of 4:00 pm Friday, August 7. We encourage you to plan accordingly by using credit card, cash or an alternative account for payment of items, as neither your First Bank nor Dieterich Bank debit cards will be active during the conversion weekend.

How do I activate my Dieterich Bank debit card or change my PIN?

Activation instructions will be provided with your card. You can call the number on your card, use an ATM or visit your local branch to change your card’s PIN.

When can I upload my new Dieterich Bank cards to my mobile wallet?

Dieterich Bank offers digital wallet to our customers, and you will have the ability to upload your new debit card into your digital wallet on August 10.

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

No, your current First Bank ATM and purchase limits will remain the same on your Dieterich Bank card. If you have specific questions concerning your limits, you can visit your local branch or contact our Customer Care Team at (800) 699-9766.

CHECKING ACCOUNTS

Can I still use my First Bank checks?

You can continue to use your First Bank checks through Friday, August 7. After this date, you will need to use your Dieterich Bank checks, with your new routing number of 081212574. Your new Dieterich Bank checks will arrive by mail prior to conversion weekend. Any outstanding checks will be processed for 60 days post-conversion. Items received after this 60-day window will be returned by First Bank. After conversion, additional Dieterich Bank checks can be ordered at dieterichbank.com, your local branch or by calling Customer Care at (800) 699-9766.



Financing Your Business

COMMERCIAL LOANS

Dieterich Bank’s Commercial Loan Officers can address your needs and recommend the best loan option for your specific circumstances.

- Ag loans
- Working capital
- Equipment
- Commercial Real Estate Purchase (construction and permanent financing)
- Dealer floor plan financing
- Business acquisition
- Revolving Line of Credit
- Capital Improvement
- Small Business Administration (SBA)
- Credit cards

BUSINESS & MUNICIPALITY/NONPROFIT CREDIT CARD PRODUCTS

All First Bank credit cards will remain with First Bank. Beginning August 10, you may apply for a Dieterich Bank business credit card in your local branch or online at dieterichbank.com/business/our-business-cards.

Business/Public Funds Credit Cards

From your small family business to larger corporations, Dieterich Bank can provide you with the right card that fits your needs! We also offer cards that fit your nonprofit or municipalities.

All Dieterich Bank business credit cards include important features like:

- Expense management tools
- No fee for additional employee cards
- EMV smart chip technology for added security
- Mobile payment capability for added convenience

We have cards that:

- **GIVE YOU CASH BACK**
- **LET YOU ENJOY A LONGER INTRO RATE**
- **GIVE YOU REWARDS TO USE THE WAY YOU WANT**

Business Loans FAQs

Will my Business Loan with First Bank change?

The terms and conditions of your Business Loans and Overdraft Protection Loans will not change.

How do I make a loan payment after August 8?

Loan payments made after August 8 may be made by one of the following methods:

1. Drop off at any Dieterich Bank location
2. Mail to PO Box 186, Dieterich, IL 62424
3. Set up an Online Banking transfer

My Business Loans are currently set to pay with automatic payments from my First Bank account.

Will this continue?

Yes, any internal automatic payments to your loan will continue.

Will my automatic loan payments from another bank be affected?

For questions about your automatic loan payments from another bank, please contact our Customer Care Team at (800) 699-9766.



Other Bank Services

Safe Deposit Box
A safe deposit box gives family heirlooms, important documents or other precious items an extra layer of protection. If you need a private and secure place to keep your valuables, we offer several sizes to fit your needs.

The terms and conditions of your safe deposit box may change upon renewal.

Safe Deposit Box FAQs

Do I have to do anything to transfer my First Bank safe deposit box to Dieterich Bank?
You do not have to do anything to move your safe deposit box lease to Dieterich Bank. Dieterich Bank offers a variety of safe deposit box sizes, and your box will automatically be converted to our system. Drilling the box and lost key fees are at actual cost.

Are safe deposit boxes FDIC insured?
Safe deposit boxes are not FDIC insured.

Will my safe deposit box fee remain the same?
Upon your renewal, your safe deposit box fees will be changing to the chart below:

BOX SIZE	ANNUAL RATE
2x4.....	\$15.00
2x5.....	\$15.00
3x5.....	\$20.00
3x10.....	\$30.00
4x5.....	\$25.00
5x5.....	\$25.00
5x10.....	\$40.00
10x10.....	\$55.00

Will my safe deposit box billing cycle change?
Your new safe deposit box will cycle on the following schedule:

CURRENT ANNUAL BILLING	NEW ANNUAL BILLING
August – September 2020	September 30, 2020
October – December 2020	December 31, 2020
January – March 2021	March 31, 2021
April – June 2021	June 30, 2021
July – September 2021	September 30, 2021

Gift cards
Give your favorite people a prepaid Mastercard gift card from Dieterich Bank, and imagination is the reward! The possibilities are endless – use a gift card for Christmas, birthday, graduation, or “just because” gifts! Visit your local branch to purchase gift cards.

Purchase fee of up to \$3.50. Gift cards are issued by MetaBank®, N.A., Member FDIC, pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. See the Cardholder Agreement for more details.

DIETERICH
INVESTMENT CENTERS



(217) 582-4343 | dieterichbank.com/invest

WHO ARE WE?
Dieterich Investment Centers is located within Dieterich Bank. Chad Sutton has over 10 years of experience helping families and businesses. He can assess your financial goals and set a clear, concise plan to help you obtain financial freedom. As a CERTIFIED FINANCIAL PLANNER™ Professional, Chad is committed to doing what's in your best interest.

- WHAT DO WE DO?**
- Retirement:** We help make sure you know your retirement investment options, manage retirement plans, and view if your money will last through retirement.
 - Education Planning:** Review how much you should save for college, what your savings options are, and if you qualify for financial aid.
 - Life Events:** If you are recently married, recently divorced, changed jobs, laid off, or lost a loved one, organizing your finances may seem scary, but we can help alleviate the confusion.
 - Elder Care:** Learn how Medicare works, what to look for in a nursing home, and what to do if you care for parents.
 - Estate Planning:** Make sure your family is secure if something happens to you, create a legacy for your children, or provide for your favorite charity.
 - Financial Basics:** Need to do a better job budgeting or reduce debt? Call us.

Chad Sutton offers securities and advisory services through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Investments are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Funds are subject to investment risks, including possible loss of principal invested. Dieterich Bank is not a registered broker-dealer or Registered Investment Adviser. Dieterich Bank and Commonwealth are separate and unaffiliated entities. Office located at 510 W. Fayette Ave., Effingham, IL 62401.

Disclosures & Policies

FUNDS AVAILABILITY

YOUR ABILITY TO WITHDRAW FUNDS AT DIETERICH BANK

This policy statement applies to “transaction” accounts, but not to savings deposits. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash, and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 3:00 pm by mobile deposit, or by closing time at a teller window on a business day that we are open, or make an ATM transfer by 2:00 pm, we will consider that day to be the day of your deposit or transfer. However, if you are unable to deposit or transfer by the time listed, or if we are not open, we will consider the deposit or transfer made on the next business day we are open. In some cases, we may delay your ability to withdraw funds. If so, we will notify you in writing.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first \$5,525 of the day’s total deposits of cashier’s, certified, teller’s, traveler’s and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Privacy Policy

FACTS	WHAT DOES DIETERICH BANK 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 and checking account information account balances and payment history credit history and transaction or loss history When you are <i>no longer</i> 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 Dieterich Bank chooses to share and whether you can limit this sharing.
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 Dieterich Bank chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Dieterich Bank 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

Questions?	Call (800) 699-9766 or go to dieterichbank.com
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Who we are	
Who is providing this notice?	Dieterich Bank
What we do	
How does Dieterich Bank 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.
How does Dieterich Bank collect my personal information?	<div>We collect your personal information, for example, when you<ul style="list-style-type: none">• open an account or apply for a loan• show government-issued ID or make deposits/withdrawals• make a wire transfer</div> <div>We also collect your personal information from others, such as credit bureaus and other companies.</div>
Why can't I limit all sharing?	<div>Federal law gives you the right to limit only<ul style="list-style-type: none">• sharing for affiliates' everyday business purposes — information about your creditworthiness• affiliates from using your information to market to you• sharing for non-affiliates to market to you</div> <div>State laws and individual companies may give you additional rights to limit sharing.</div>
Definitions	
Affiliates	<div>Companies related by common ownership or control. They can be financial and nonfinancial companies.</div> <div>• Dieterich Bank has no affiliates.</div>
Non-affiliates	<div>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</div> <div>• Dieterich Bank does not share with non-affiliates so they can market to you.</div>
Joint marketing	<div>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</div> <div>Our joint marketing partners include other financial services companies:</div> <div><ul style="list-style-type: none">• an investment services company• a credit card services company• insurance services companies</div>

Terms and Conditions of Your Account

Contents:

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Joint Account - No Survivorship

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(1) Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(2) Agreement

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

(2) Agreement, Continued

This agreement is subject to applicable federal laws, the laws of the state of Illinois and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- 1. summarize some laws that apply to common transactions;
- 2. establish rules to cover transactions or events which the law does not regulate;
- 3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- 4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

(3) Liability

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

(4) Deposits

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

(5) Withdrawals

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash Withdrawals. We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

(5) Withdrawals, Continued

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

(6) Ownership of Account and Beneficiary Designation

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account. This is an account in the name of one person.

Joint Account - With Survivorship. *(And Not As Tenants In Common).* This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship. *(As Tenants In Common).* This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account. If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries of either of these account types cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

(7) Business, Organization, and Association Accounts

Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

(8) Stop Payments

Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

(9) Telephone Transfers

A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are described elsewhere.

(10) Amendments and Termination

We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

(11) Notices

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

(12) Statements

Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors or Problems. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks *(For consumer accounts only)*. For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to Notify if Statement Not Received. You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

(13) Direct Deposits

If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

(14) Temporary Account Agreement

If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

(15) Setoff

We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

(16) Check Processing

We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

(17) Check Cashing

We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

(18) Truncation, Substitute Checks, and Other Check Images

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

(19) Remotely Created Checks

Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

(20) Unlawful Internet Gambling Notice

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

(21) ACH and Wire Transfers

This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

(22) Facsimile Signatures

Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

(23) Authorized Signer (Individual Accounts only)

A single individual is the owner. The Authorized Signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the Authorized Signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the Authorized Signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the Authorized Signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept an Authorized Signer.

(24) Restrictive Legends or Indorsements

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

(25) Account Transfer

This account may not be transferred or assigned without our prior written consent.

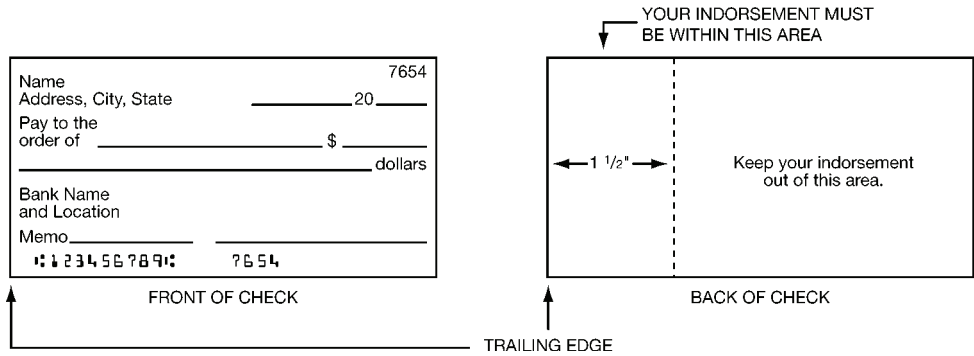
(26) Indorsements

We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

(26) Indorsements, Continued

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

(27) Death or Incompetence

You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

(28) Fiduciary Accounts

Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

(29) Credit Verification

You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

(30) Legal Actions Affecting Your Account

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

(31) Account Security

Duty to Protect Account Information and Methods of Access. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive Pay and Other Fraud Prevention Services. Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

(32) Telephonic Instructions

Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

(33) Monitoring and Recording Telephone Calls and Consent to Receive Communications

Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to your account, and as authorized by applicable law and regulations.
- ◆ Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

(34) Claim of Loss

If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

(35) Early Withdrawal Penalties (and involuntary withdrawals)

We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

(36) Address or Name Changes

You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

(37) Resolving Account Disputes

We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

(38) Waiver of Notices

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

Terms and Conditions Overdraft Addendum

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES

GENERALLY

This Addendum is part of the Terms and Conditions of Your Account. The information in this Addendum is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our overdraft privilege, aka Bounce, and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as a NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining Your Available Balance. We use the “available balance” method to determine whether your account is overdrawn – that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s “actual” balance. This means an overdraft or an NSF transaction could occur regardless of your account’s actual balance.

Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time – that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance.

For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A Temporary Debit Authorization Hold Affects Your Account Balance.”

Overdrafts: You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted in to that service.

Nonsufficient Funds (NSF) Fees: If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment Types: Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

For information about how and when we process these different payment types, see the “Payment Order of Items” section below.

Balance Information: Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, accessing your account online, accessing your account information by phone or coming into one of our branches.

Funds Availability. Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment Order of Items. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees. Our policy is:

Credits to your account are posted first. Our standard order of paying debits is as follows.

1. ATM withdrawals
2. POS payments (debit card purchases)
3. manual postings such as deposit corrections/reversals or over-the-counter cashed checks
4. ATM service charges
5. automatic loan payments
6. overdraft charges
7. service charges
8. telephone-initiated transfers
9. ACH items (pre-authorized automatic debits)
10. internet banking transfers and any other electronic transfers
- Each category of items above is paid smallest to largest.*
11. checks, paid in check number sequence

We reserve the right to make adjustments to the payment order on a case-by-case basis as we deem necessary. We may add or delete categories or change posting orders of categories at any time in the future. You agree that we may at our discretion make these changes without notice to you.

Reclassification Under Regulation D

Each checking account may consist of two sub-accounts: a checking sub-account and a savings sub-account. The Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.



Fee Schedule

The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account.

Check Printing Fee	<i>Depends on style and quantity of check order</i>
Lost or Replacement Debit Card Fee	\$10.00
Counter Checks	\$0.50 per check
Cashier's Checks	\$3.00
Cashier's Checks (non-customers)	\$5.00
Closed Account Fee (if closed within the first 90 days)	\$25.00
Dormant Account Fee	\$5.00
Garnishment and Levies	\$25.00
Overdraft – Each Overdraft Paid (check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$30.00
Maximum Daily Overdraft Fee Limit (applies to consumer accounts only)	\$150.00
Overdraft Protection Transfer Fee	\$5.00
International Point-of-Sale Fee	1.00% of purchase
Incoming Wire Fee	\$10.00
Returned Item Fee – Each Item	\$30.00
Returned Deposit Fee	\$10.00
Account Activity Printout	\$5.00
Balance Inquiry by Telephone	\$1.00
Account Research	\$20.00 per hour, \$15.00 minimum
Account Research per Copy	\$1.00
Account Balancing Assistance	\$15.00 per hour, \$10.00 minimum
Stop Payments – Each	\$30.00
Domestic Wire Transfers	\$25.00
Foreign Wire Transfers (in foreign currency)	\$40.00
Foreign Wire Transfers (in US dollars)	\$70.00
Foreign ATM Withdrawals	\$2.00
Foreign ATM Transfer	\$2.00

Electronic Fund Transfers

YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) Prearranged Transfers.

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and savings accounts.
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and savings accounts.

- (b) Telephone Transfers.** You may access your account(s) by telephone at (877) 245-2265 using a touch-tone phone, your account numbers and PIN to:
- Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Make payments from checking to loan accounts with us
 - Make payments from savings to loan accounts with us
 - Get checking account(s) information
 - Get savings account(s) information
 - Get information about account balances for all enabled accounts
 - Transfer funds between enabled accounts

- (c) ATM Transfers.** You may access your account(s) by ATM using your debit card and personal identification number to:
- Transfer funds from savings to checking
 - Transfer funds from checking to savings
 - Get checking account(s) information
 - Get savings account(s) information
 - See Additional Information for cash withdrawal limitations

(d) Point-of-Sale Transactions.

Using your card, you may access your checking account(s) to: purchase goods (in person, by phone or by computer); pay for services (in person, by phone or by computer); get cash from a merchant, if the merchant permits; or from a participating financial institution; and do anything that a participating merchant will accept.

See Additional Information for Point-of-Sale (POS) limitations.

- (e) Computer Transfers.** You may access your account(s) by computer by logging on to our website at dieterichbank.com and using your access ID and password to:
- Transfer funds from checking to savings
 - Transfer funds from savings to checking

- Transfer funds from checking or savings to checking or savings at another financial institution
- Transfer funds from another financial institution to checking or savings with us
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Make payments from checking to third parties using bill pay
- Get checking account(s) information
- Get savings account(s) information
- Get information about account balances for all enabled accounts
- Transfer funds between enabled online accounts

(f) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by using our mobile app and using your access ID and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking or savings to checking or savings at another financial institution
- Transfer funds from another financial institution to checking, savings or loans with us
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Make payments from checking to third parties using bill pay
- Get checking account(s) information
- Get savings account(s) information
- Get information about account balances for all enabled accounts
- Transfer funds between enabled online accounts

You may be charged access fees by your cellphone provider based on your individual plan. Web access is needed to use this service. Check with your cellphone provider for details on specific fees and charges.

(g) Electronic Fund Transfers Initiated by Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a personal deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, internet or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **ELECTRONIC CHECK CONVERSION.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **ELECTRONIC RETURNED CHECK CHARGE.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from MM+ or savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer or by check, draft, debit card or other similar order to a third party, are limited to six per calendar month. If you exceed the transfer limitations set forth above, your account shall be subject to closure.

FEES

There is a charge of \$2.00 for each transfer or withdrawal at ATMs we do not own.

There is an International Point-of-Sale Fee of 1.00% of purchases.

Except as indicated above, we do not charge for Electronic Fund Transfers.

ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

(a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n):

- automated teller machines
- point-of-sale terminal

You may not get a receipt if the amount of the transfer is \$15.00 or less.

(b) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed at the end of this document to find out whether or not the deposit has been made.

(c) In addition,

- You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.
- You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.

PREAUTHORIZED PAYMENTS

(a) Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here’s how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We charge \$30.00 for each stop payment.

(b) Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead

to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) *Liability for Failure to Stop Payment of Preauthorized Transfer.* If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION’S LIABILITY

(a) *Liability for Failure to Make Transfers.* If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) *Consumer Liability.* Tell us at once if you believe your card and/or access code has been lost or stolen, or (if your account can be accessed by check) if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus the maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50.00 if someone used your card and/or code without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement (or, for a prepaid account where no statement is sent, if your electronic or written history) shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was transmitted to you (or, for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically accessed your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

Mastercard Debit Card. Additional limits on liability for POS transactions.

You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) *Contact in Event of Unauthorized Transfer.* If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (five business days involving a Visa® POS transaction, other than an anonymous Visa prepaid card transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a POS transaction or a foreign-initiated transfer) to investigate your complaint or question. If we do decide to do this, we will credit your account within 10 business days (five business days involving a Visa POS transaction, other than an anonymous Visa prepaid card transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call us at the telephone number listed in this disclosure.





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BREESE

550 N 2ND ST.
BREESE, IL 62230
(618) 526-7724

CHESTER

2231 STATE ST.
CHESTER, IL 62233
(618) 826-2334

COLUMBIA

218 N MAIN ST.
COLUMBIA, IL 62236
(618) 281-4102

DIETERICH

101 S MAIN ST.
DIETERICH, IL 62424
(217) 925-2265

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(618) 659-9559

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EFFINGHAM, IL 62401
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1108 S VAN BUREN ST.
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RED BUD, IL 62278
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