

Welcome to Dieterich Bank!

FIRST BANK CONVERSION UPDATE



DIETERICH
BANK

***There's only
one bank named Dieterich...***
YOURS.

Dieterich Bank will be acquiring five First Bank branches located in Breese, Chester, Columbia, Red Bud and Waterloo, IL. These communities are very similar to the ones we operate in today. We are excited about becoming a member of your community and serving your banking needs with our quality service and community banking culture.

Green is our favorite color, and soon you will see a lot of it in your bank locations! In the meantime, we are diligently working to bring your accounts into our system with the least amount of impact to our new customers as possible. We believe you will enjoy the products and services that Dieterich Bank has to offer, and we will strive to provide you with an experience that exceeds your banking expectations.

This guide is meant to provide a glance of what you can expect to take place through the conversion process. At the end of June, a more extensive Welcome Guide will provide additional information and answers to questions you may have about your accounts. Account disclosures, including terms and conditions regarding your Dieterich Bank accounts, will also be provided in the "Welcome Guide."

We look forward to having you as a Dieterich Bank customer!

Welcome!

Contents

Conversion Summary.....	5
Legend.....	5
Questions?.....	5
Important Dates and Conversion Information.....	6
Consumer Online & Mobile Banking and Bill Pay.....	8
Consumer Banking.....	10
Business Banking.....	11

Conversion Summary

From August 7-9, Dieterich Bank will be transferring and converting your First Bank accounts. This process is called a “conversion” and the weekend of the conversion is called “conversion weekend.” Branches will be closed during conversion weekend. At the close of business on Friday, August 7, your accounts held at First Bank will be integrated into Dieterich Bank.

Branches will be closed on Saturday, August 8, and Sunday, August 9. Former First Bank branches will open as Dieterich Bank on Monday, August 10.

Legend



This symbol shows you new features and enhancements available to you with Dieterich Bank.



This symbol indicates changes that could affect you.



This symbol informs you of the few services that will not be available on conversion weekend.

Questions?

If you have 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.

DIETERICH BANK'S CUSTOMER CARE CENTER HOURS:

7:30 am - 5:00 pm, Monday-Friday

8:00 am - Noon, Saturday

(Closed Sunday and federal banking holidays.)

CUSTOMER INFORMATION WEB PAGE

A special web page is available at www.dieterichbank.com/firstbank to assist you with information concerning this conversion.

Important Dates & Conversion Information

DEBIT CARD TRANSACTIONS

August 7-9 - Beginning at 4:00 pm on Friday, August 7, through conversion weekend, debit card payments and withdrawals will not be available with your First Bank or Dieterich Bank debit cards.

BALANCES

August 7-9 - Account balances will not be available during conversion weekend.

ONLINE BANKING & MOBILE ACCESS

August 7 - First Bank's Online and Mobile Banking access will be disabled Friday, August 7, at 8:00 pm.

ACCOUNT NUMBER CHANGES

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 CHANGE

August 10 - Your Dieterich Bank Routing Number will be 081212574.

CHECKS

Your new checks will arrive by mail prior to conversion weekend. You can 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. Beginning August 10, you will have Dieterich Bank's Routing Number, which is 081212574. After conversion, additional Dieterich Bank checks can be ordered at www.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.

NEW DEBIT CARDS

If you currently have a First Bank debit card, your card will be replaced with a new Dieterich Bank Debit MasterCard®. Cards will begin to be mailed on July 24 and will be received prior to conversion. You can activate your new Dieterich Bank card beginning August 10.

August 7 - You may continue using your current First Bank debit card through 4:00 pm on Friday, August 7. Customers are encouraged to plan for alternative methods of payment over this weekend as neither your First Bank debit card nor your Dieterich Bank debit card will be active. We encourage you to plan accordingly by using credit card, cash or an alternative account for payment of items.

August 10 - You may activate your new Dieterich Bank debit card beginning Monday, August 10. 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.

INSTANT ISSUE DEBIT CARDS

Dieterich Bank offers instant issue debit cards in our branch locations. This service allows you to instantly receive a new or replacement debit card from your local branch instead of having to wait for it to arrive via mail.

DIGITAL WALLET

August 7 - Effective at 4:00 pm Friday, August 7, digital wallet services through First Bank will be disabled. 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.

TELEBANKING

August 7-9 - Telebanking, also known as banking by phone, will not be available during conversion weekend.

August 10 - 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 do not use Telebanking within 30 days after the conversion, it will require you to call our Customer Care Team at 800-699-9766 to have your account unlocked to complete the enrollment process.

Consumer Online Banking and Bill Pay

! Prior to Thursday, August 6, we highly recommend that you download or record your account history, statements, recurring transfer schedules and bill payment information prior to conversion.

August 10 - You will have access to Dieterich Bank's Online Banking and Bill Pay platform at www.dieterichbank.com.

! CURRENTLY USING FIRST BANK'S ONLINE BANKING & BILL PAY? If you are currently set up as a user of Online Banking and Bill Pay with First Bank, beginning August 10 you will be able to access your information via the "Login" button on Dieterich Bank's homepage at www.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 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.

NEW TO ONLINE BANKING?

August 10 - If you do not currently use Online Banking with First Bank, you can sign up with Dieterich Bank by clicking the Login button at www.dieterichbank.com, and then clicking "Enroll." Please contact our Customer Care Team at (800) 699-9766 if you need assistance.

TRANSFERS & ALERTS IN ONLINE BANKING

Any internal or external transfers scheduled to occur on or after August 8 will not be processed.

! Prior to August 6 - Download or record your internal and external transfer activity and settings. These will not convert. After conversion, you will be able to re-establish them using Dieterich Bank's Online Banking platform.

! Online Banking alerts will not transfer, but can be set up in Dieterich Bank's Online Banking Platform beginning August 10.

! ONLINE BILL PAY SCHEDULE

Prior to Thursday, August 6 - We recommend you download or record your payees and payment history prior to the conversion.

! 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.

August 10 - You can begin accessing your bill pay account through www.dieterichbank.com. We recommend you check your payees (including all payee details) and your scheduled payments to make sure your information converted correctly.

August 10 - Payments made through Dieterich Bank's bill pay, called Send Green, will debit from your account based on the payment date selected. The system will automatically calculate when the payment will arrive to the vendor.

! August 10 - e-Bills will not transfer after conversion. You can re-enroll beginning August 10 depending on vendor availability.

Scheduled Bill Payments - Your scheduled online bill payments will continue even though access will not be available during conversion weekend.

PAY PEOPLE (P2P OR PERSON-TO-PERSON PAYMENTS)

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.

CONSUMER ONLINE STATEMENTS

August 10 - You can sign up to receive eStatements, also known as electronic or online statements, when you sign into Dieterich Bank's Online Banking, and click on the eDocuments tab.

! FINANCE MANAGER

August 10 - Dieterich Bank's Finance Manager is a free online tool that allows you to display all of your external and Dieterich Bank accounts in one place. It helps you understand your full financial picture to track spending, set goals and establish realistic budgets. Please call our Customer Care Team at (800) 699-9766 if you would like to add Finance Manager to your Online Banking platform.

! MOBILE APP ACCESS

August 10 - The Dieterich Bank Mobile App 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 prior to using the Mobile App.

Consumer Banking

CHECKING, SAVINGS, MONEY MARKET, CERTIFICATES OF DEPOSIT (CDS), SAFE DEPOSIT BOXES AND INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Watch for more details in your Welcome Guide scheduled to mail at the end of June.

LOANS

Personal Loans, Overdraft Protection Loans, Home Equity Loans, and Mortgages - The terms and conditions of your loans will not change. Automatic payments will continue.

CREDIT CARDS

All First Bank credit cards will remain with First Bank. Beginning August 10, you may apply for a Dieterich Bank credit card.

HEALTH SAVINGS ACCOUNTS (HSAS)

August 10 - Dieterich Bank's Health Savings Account provides account owners the option to use checks and HSA debit cards to pay for qualified medical transactions. Your Dieterich Bank HSA checks and/or debit cards will be mailed to you prior to conversion weekend.

STATEMENTS

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.

August 10 - If you would like to combine multiple account information onto one statement, please contact our Customer Care Center after August 10.

! August 10 - In order to uphold regulatory requirements, Dieterich Bank will mail all statements, notices and correspondence to the mailing address on file. Branches will not hold mail for pickup. After August 10, please visit your local branch or Customer Care for instructions to change your mailing address.

! SAFE DEPOSIT BOX

The terms and conditions of your safe deposit box will not change with the exception of the annual fee. Details on your new annual fee will be included in the Welcome Guide scheduled to mail at the end of June.

Business Banking

BUSINESS ONLINE BANKING AND BILL PAY

After this conversion, you will have access to your new Dieterich Bank Business Online Banking and Bill Pay service at www.dieterichbank.com.

More information will be sent in the coming weeks about your business accounts and accessing Online Banking services.

- !** REMOTE DEPOSIT CAPTURE FOR BUSINESSES*
Deposit Window - On Friday, August 7, your company can make deposits until 8:00 pm for the current business day.
- !** August 10 - The cut-off time for Remote Deposit Capture will occur at 4:00 pm for the posting to occur on the next business day. Dieterich Bank does not offer same-day Remote Deposit Capture posting.
- !** ACH BATCH PROCESSING*
August 6 - The cut-off time to create an ACH file through First Bank's website will be 6:00 pm Thursday, August 6. ACH services will be available for use on August 10 using Dieterich Bank's online platform at www.dieterichbank.com.
- !** August 10 - Dieterich Bank's cut-off time for ACH processing is 2:30 pm. The same-day cut-off time is 11:45 am.
- !** INCOMING WIRE TRANSFERS
August 7 - Parties sending wire transfers to your account will need to receive new Dieterich Bank wire transfer instructions. These instructions can be found at www.dieterichbank.com or in the Welcome Guide that will be mailed at the end of June.

MERCHANT SERVICES

August 10 - If your business utilizes a Merchant Service Solution, this solution will not change.

BUSINESS LOANS

The terms and conditions of your loans will not change. Automatic payments will continue.

**ACH and Remote Deposit Capture customers will need to have agreements signed prior to going live.*

*Live for Today.
Bank for Tomorrow.*

(800) 699-9766

DIETERICHBANK.COM

