

A photograph of a single-story brick bank building with a dark grey shingled roof. The building has large windows and a central arched entrance. In front of the building is a green lawn and a paved parking lot. The sky is overcast.

Transition Guide

What to expect as we bring together our family of banks to enhance efficiency, share resources, and expand tools for you!



**State
Bank**

Community Minded.
Customer Centered.

A division of **FORESIGHT BANK**

EXECUTIVE

Message

Dear Valued Customer,

Over the past year, we shared the news that our six community banks—German American State Bank, Lena State Bank, Northwest Bank of Rockford, State Bank Freeport, State Bank of Davis, and State Bank of Herscher—would come together as one organization and now operate as divisions of Foresight Bank.

While we've long worked together behind the scenes, this step represents more than just a change in structure. It's a thoughtful commitment to our shared future—uniting our resources, expanding our capabilities, and strengthening our promise to the communities we serve.

We understand change isn't always easy, especially when it comes to something as important as your bank. But while our structure has evolved, our commitment to you hasn't. Our team remains local, dedicated, and ready to support you—just as we always have.

This move enables us to do even more for you. By working together as one bank, we can reduce duplication, streamline services, and focus our resources where they matter most: improving your banking experience and supporting your financial goals. You'll see expanded treasury and business services, stronger digital tools, and a broader team of experts across all our markets.

With over \$1.6 billion in assets, Foresight Bank is now the largest locally headquartered and locally managed bank in the region—proving that

community banks can grow without losing what makes them special.

This is more than an operational change. It's an investment in the future—and in the future of every person, business, and neighborhood we serve. We're proud to be growing with you, and for you.

Thank you for continuing to place your trust in us. We look forward to serving you for many years to come.

Warm regards,



A stylized, handwritten signature in white ink.

Peter Q. Morrison
CEO, Foresight Financial



A stylized, handwritten signature in white ink.

Chris Schneidman
Market President, State Bank

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is Now Stronger

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YOUR LOCAL BANK IS

Now Stronger



Since 1986, Foresight Financial Group has brought together community banks that share a commitment to local values and long-term relationships. What began with the partnership between German American State Bank and State Bank of Davis grew into a six-bank holding company that also included State Bank Freeport, Lena State Bank, Northwest Bank, and State Bank of Herscher. Over the past year, we unified our organizations into Foresight Bank —built on decades of trusted service across northern Illinois.



This is simply an internal change – not a merger or buyout – that strengthens and enhances our organization and what we can offer you.



We're also becoming the largest locally headquartered and managed bank in the region! This opens the door to streamline operations and strengthen the banking experience with valuable benefits we can pass on to you. Now, you can experience more convenience, faster approvals and funds when you need them, new products, cost-effective solutions to meet your financial needs, and continued local decision making made by the people you know and trust in our community.



This booklet provides detailed information about what this transition means for you. It includes a timeline of important dates, action items that you will need to plan for, frequently asked questions, product information, and more. Plus, our team is here to address any questions you have along the way.



We're excited to share enhanced offerings that meet your personal and business banking needs with the same dedication to local banking and care you've always trusted.



Note: You may receive more than one copy of this booklet. To meet regulatory requirements, each primary account holder is provided with their own copy. We apologize for any inconvenience and appreciate your understanding.

TIMELINE OF

Important Dates

 Indicates Action Item

FRIDAY, OCTOBER 24, 2025

- Beginning at 4:00 pm CT, the following services will be unavailable:
 - Digital Banking services, including transfers, mobile deposit, and bill pay.
 - Debit cards will continue to work over maintenance weekend at default limits. Limited or periodic interruptions may occur. Please plan ahead and consider having other forms of payment ready.
 - Telephone Banking - Inquiry mode only available

SATURDAY, OCTOBER 25, 2025 – SUNDAY, OCTOBER 26, 2025

- State Bank location closed for maintenance.
- Digital Banking services, including transfers, mobile deposit, and bill pay will be unavailable and Telephone Banking will continue to be available in inquiry mode only through Monday, October 27, 2025 at 9:00 am CT.

MONDAY, OCTOBER 27, 2025

-  Your current account will transition to our new aligned products. Please review the included Disclosure Booklet to understand your account terms.
-  Digital Banking App - Delete the current State Bank Digital Banking app, download the Foresight Bank app, and log in with your current username and password.
-  Reestablish any debit card alerts.
- At 9:00 am CT, Telephone Banking and Digital Banking services including transfers, mobile deposit, and bill pay will be available again.
- On Monday morning (until noon), there may be issues with PIN-based debit card transactions, so please run as credit if possible.
-  Your current balance on Monday morning will not reflect any of your debit card transactions placed over the weekend. Transactions will be posted end of day on Monday, October 27, 2025. Please track your spending accordingly to avoid overdrawing your account.

TUESDAY, OCTOBER 28, 2025

- Enhanced Access Begins** - Bank at any of our 12 Foresight Bank Division Locations and access 47+ ATMs across our network.



Download on Monday,
October 27 from the

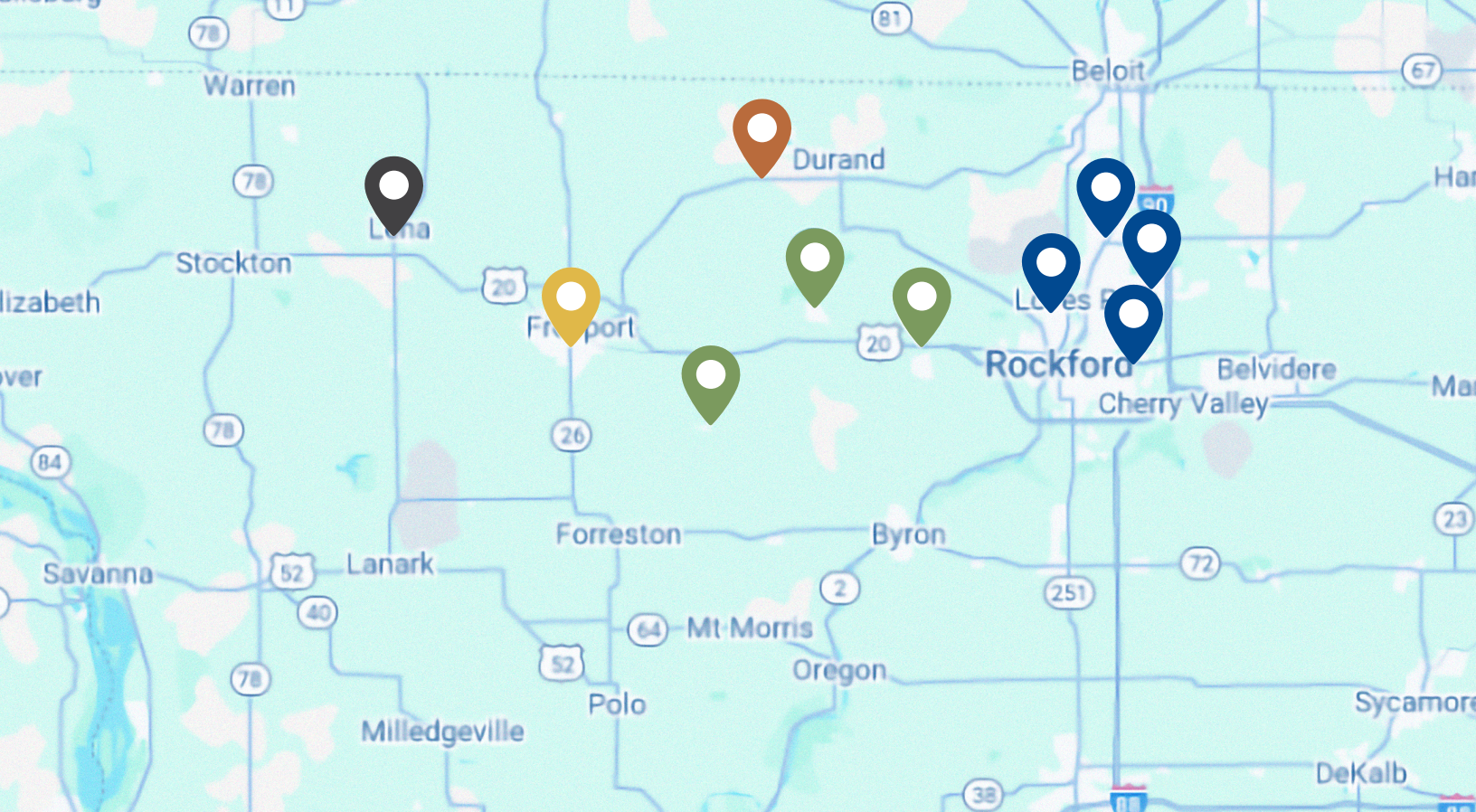
App Store



Download on Monday,
October 27 from

Google Play





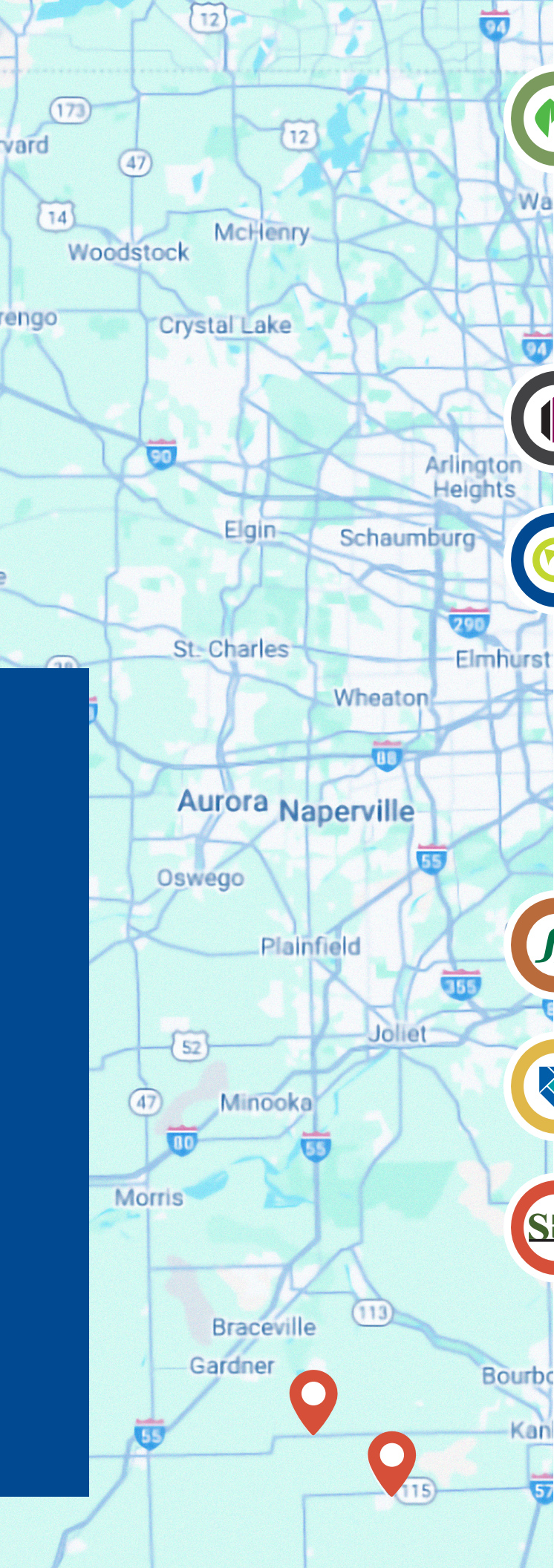
Locations

Beginning October 28, 2025, you will have the freedom to bank at any of our 12 convenient locations and access 47+ ATMs across the region. Whether you're close to home, at work, or on the go, expanded access means your banking experience is more flexible and connected than ever. Each location is staffed by people who live nearby, understand your needs, and are ready to serve you. Now, you'll enjoy the added convenience of consistent services and support wherever you choose to bank.

ATM LOCATIONS

Scan the QR code for a listing of all 47+ ATM locations
or visit www.ffgbank.com/locations





GERMAN AMERICAN STATE BANK

100 Church St.
German Valley, IL 61039

430 N Main St.
Pecatonica, IL 61063

809 Cannell-Puri Ct.
Winnebago, IL 61088



LENA STATE BANK

915 S Logan St.
Lena, IL 61048



NORTHWEST BANK

3106 N. Rockton Ave.
Rockford, IL 61103

125 N. Phelps Ave.
Rockford, IL 61108

1100 Ralston Rd.
Machesney Park, IL 61115

4402 Peak Dr.
Loves Park, IL 61111



STATE BANK OF DAVIS

100 IL Route 75 E.
Davis, IL 61019



STATE BANK

1718 S. Dirck Dr.
Freeport, IL 61032



STATE BANK OF HERSCHER

10 Tobey Dr.
Herscher, IL 60941

5053 West Route 17
Kankakee, IL 60901

PERSONAL BANKING

Service Details

 Indicates Action Item

ACCOUNT NUMBERS

Will any of my account number(s) change?

- Most customers will not see any changes to their existing account number(s). Your current account number(s) will continue to work as they do today—no action is required.
- In rare cases where duplicate account numbers exist across our Foresight Bank divisions, we will reach out to those affected customers directly with next steps prior to maintenance weekend.

Will my routing number change?

- Yes — as of October 27, 2025 new accounts, new automatic payments, and new check orders will use routing number **071113162**.
- Existing checks and automatic payments will continue to work. No action is needed.

DEBIT CARDS

Will I receive a new debit card?

- No, continue using your existing debit card as you do today.

Will my debit card work over maintenance weekend?

- Debit cards will continue to work over maintenance weekend at default limits. While not anticipated, there may be limited or periodic interruptions. Please plan ahead and consider carrying alternative forms of payment.

Will my debit card work Monday after maintenance weekend?

- On Monday up until noon, you may experience issues with PIN-based debit card transactions due to system maintenance. If possible, please attempt to run transactions as **CREDIT**.

Will Digital Wallet be affected?

- No, your established Digital Wallet will continue to work. An updated debit card image may appear.

Will the transaction limits for debit cards change?

- No, your existing debit card limits will not change.

Will my debit card alerts continue to work?

-  Debit card alerts will be unavailable beginning Friday, October 24, 2025 at 4:00 pm CT
Beginning Monday, October 27, 2025, you will need to reestablish debit card alerts within digital banking.

ATMS

Will my network of ATMs change?

- No, our network of 47+ ATMs across all locations will remain the same. Every branch has an ATM on-site, and that's not changing.

CHECKS AND DEPOSIT SLIPS

Can I still use my present supply of checks?

- Yes, you can continue to use existing supply of checks.

I order my checks on my own, from an outside company/provider instead of through the bank. What should I do?

- You can continue to order checks through an outside company or provider. For new orders, you will need to provide your vendor with the routing number, **071113162**, along with your account number.
- **Reminder:** If you were affected by a duplicate account number, please use your new account number with the routing number **071113162**.

STATEMENT AND NOTICES

Will statement dates change?

- Yes, statement dates will change.
- Additionally, a statement of your account activity between your last statement date and October 24, 2025 will be delivered the week of October 27, 2025, regardless of your regular statement date. At that time, any interest earned will also be credited to your account
- Please refer to the products section of this booklet for new statement cycle dates.

Will any deposit or loan notices change?

- No, your notices will continue as they do today with an updated Foresight Bank look.

Special Notice for Overdraft Protection (ODP) Account Statements:

- Overdraft Protection (ODP) account statements may have two bills due in the same month. If you have trouble making two payments in one month, please reach out to us for assistance.

I currently use eStatements. Will this service continue?

- Yes, any customers enrolled in eStatements will continue to receive them as they do today.

I currently receive paper statements. Will this service continue?

- Yes, you will continue to receive paper statements in the mail. Some accounts may have a paper statement fee, please refer to the product Disclosure Booklet for further information.

Will I be able to obtain copies of prior bank statements through Digital Banking?

- Yes, prior statements will be available within Digital Banking.



DIGITAL BANKING & BILL PAY

Will I have to change my login or learn a new system?

- No, the platform will remain the same and you will log in with your existing credentials. You will see a refreshed Foresight Bank look.

Is there anything I need to do with my existing mobile app?

- **Yes, you need to delete our current app on October 27, 2025 and download the Foresight Bank app. Log in with your existing credentials as you do today.**

Will Digital Banking be available during maintenance weekend?

- No, digital banking (online and mobile banking) will be unavailable beginning Friday, October 24, 2025 at 4:00 pm CT through Monday, October 27, 2025 at 9:00 am CT.



Download on Monday, October 27 from the

App Store



Download on Monday, October 27 from

Google Play



Your current balance on the morning of Monday, October 27, 2025, will not reflect any of your debit card transactions placed over the weekend. Transactions will be posted end of day Monday, October 27, 2025. Please track your spending accordingly to avoid overdrawing your account.



I bank at multiple Foresight Bank divisions, when will I see all of my accounts under one login?

- Beginning October 27, 2025, you will see all of your accounts within your digital banking login.
- There's no action needed on your part.

Will my Bill Pay be affected?

- No, Bill Pay will not be affected. All payees will remain, and payments will continue as scheduled.
- Bill Pay checks will be branded Foresight Bank.

Will Bill Pay be available during maintenance weekend?

- No, Business Bill Pay will be unavailable beginning Friday, October 24, 2025 at 4:00 pm CT through Monday, October 27, 2025 at 9:00 am CT. Scheduled payments will continue to process as scheduled.

Will my Mobile Deposit Limits change?

- Your Mobile Deposit Limits may change effective October 27, 2025. Daily Mobile Deposit Limits will continue to be displayed within the app, on the mobile deposit screen.

Will my External Transfers Accounts need to be reestablished?

- No, your External Transfer Accounts will not be affected.

Will my pending or scheduled External Transfers need to be reestablished?

- No, your pending or scheduled External Transfers will not be affected.

DIRECT DEPOSITS & AUTOMATIC TRANSFERS/PAYMENTS

Will my direct deposits, such as payroll or social security, continue?

- Yes, direct deposits will continue without interruption.

Will my automatic transfers continue?

- Yes, any automatic transfers you currently have set up between your accounts will continue without interruption.

Will automatic payments from my account continue?

- Yes, automatic payments will continue without interruption.

Will my automatic loan payments continue?

- Yes, any automatic loan payments you currently have set up will continue without interruption.

Will my automatic debit card payments continue?

- Yes, any automatic debit card payments you currently have set up will continue without interruption.

OTHER SERVICES

Telephone Banking

Will I now have access to 24-hour telephone banking?

- Yes, our 24-hour telephone banking service is returning. To enroll, please call **800-822-4225** and follow the prompts. Please have your personal and account information available for enrollment.

Safe Deposit Boxes

Will my Safe Deposit Box fee(s) be changing?

- Yes, Safe Deposit Box fees will change at your next renewal date. Please review the fee schedule enclosed for further details.
- Safe Deposit Boxes are not FDIC insured.

Will the date of the Safe Deposit Box payment change?

- No, your Safe Deposit Box payment date will not change. Payments will continue to be on an annual cycle.

Certificate of Deposits (CD) & IRAs

Will my interest rate or terms change on my CD or IRA?

- No, interest rates, Annual Percentage Yields (APYs) and terms will remain in effect until the next scheduled maturity date for your CD(s) and/or IRA(s).

Will my interest payments change on my CD or IRA?

- No, interest payments will continue as established today.

Will my interest payment options change on my CD or IRA?

- Yes — at renewal, we will no longer offer interest payments by check. Instead, you can choose to have interest deposited into your CD or another account with us. This change allows for quicker and more secure access to your funds.

DEPOSIT NOTES

FDIC Insurance Coverage Notice

- As of May 1, 2025, our six community banks officially consolidated under Foresight Bank. As a result of this consolidation, deposit accounts held at multiple divisions of Foresight Bank are now considered part of the same FDIC-insured institution.
- The Federal Deposit Insurance Corporation (FDIC) provides a six-month grace period—from May 1 through October 31, 2025—during which deposits that were separately insured under the original bank charters will continue to be insured separately. After this period, account balances across all divisions will be aggregated for insurance coverage and insured up to the standard limit of \$250,000 per depositor, per insured bank, per ownership category. For time deposits, like CDs, with a maturity date outside the six-month grace period, FDIC coverage will continue until six months after the maturity date.
- If you have not yet reviewed your combined account balances, we encourage you to connect with your local banker. Our team is here to help you understand your coverage and explore available options to ensure your deposits remain fully protected.

CONSUMER OVERDRAFT PROTECTION

Are there changes to my current overdraft protection options?

- No, any established sweep transfers, Overdraft Protection Lines of Credit, and/or Overdraft Privilege will not be affected.

What overdraft protection options are available?

- We offer three types of overdraft protection:

Sweep Transfers link one of your deposit accounts to another deposit account with us. The funds are automatically transferred to cover any overdrafts.

Personal Reserve Accounts formally known as Overdraft Protection (ODP) Accounts allows a revolving line of credit attached to your checking account to cover overdrafts up to your approved limit.

Overdraft Privilege is a discretionary service available with select checking accounts, automatically applied, if qualifications are met. Separate notice will be provided when service is activated. Please see Overdraft Privilege Service Policy for additional information.

*Please see our fee schedule for any applicable fees for overdraft protection options.

PERSONAL CREDIT CARDS

If you already have a credit card with us, there's no need to take action—your account remains active and there will be no disruption in service.

If you're interested in applying for a personal credit card, scan the QR code or visit your local branch.





CONSUMER LOAN INFORMATION

Will my loan account number(s) change?

- Most customers will not see any changes to their existing account number(s). Your current account number(s) will continue to work as they do today—no action is required.
- In rare cases where duplicate account numbers exist across our Foresight Bank divisions, we will reach out to those affected customers directly with next steps prior to maintenance weekend.

Will my routing number change?

- Yes — as of October 27, 2025, any new accounts and automatic payments will use routing number **071113162**.
- Existing automatic payments will continue to work. No action is needed.

Will the terms of my loan change?

- No, all current loan terms will remain in effect until the next scheduled maturity date.

Will the mailing address I mail my loan payment to change?

- No, please continue to mail your loan payment to the address used today.

 **As of October 27, 2025, please make all checks payable to Foresight Bank.**

Can I continue to use my loan coupon payment book?

-  Yes, please continue to utilize your current loan coupon book. **Please make any checks payable to Foresight Bank as of October 27, 2025.**

Will my automatic transfers continue?

- Yes, any automatic transfers you currently have set up between your accounts will continue without interruption.

Will my automatic loan payments continue?

- Yes, any automatic loan payments you currently have set up will continue without interruption.

Will I have any new methods of making my loan payment?

- Yes, as of October 28, 2025, we will be adding the ability to make payments through our website. To make a payment online, visit **www.sbfreesport.com** after October 28, 2025, and select the 'Make a Loan Payment' button. Please have your personal and account information available.

Will I see a change on my credit reporting?

- Yes, all loans will be reported as a Foresight Bank loan as of October 27, 2025.

Will any deposit or loan notices change?

- No, your notices will continue as they do today with an updated Foresight Bank look.

 **As of October 27, 2025, make checks payable to Foresight Bank.**

FORESIGHT MORTGAGE

NMLS# 680560



With more than 130 years of combined experience, the Foresight Mortgage team brings deep, local knowledge and personalized service to every step of your home financing journey. Whether you're buying, building, or refinancing, Foresight Mortgage offers a wide range of loan options to support your homeownership. Our dedicated mortgage professionals provide personalized guidance and local servicing — from application to closing and beyond.

Available mortgage solutions include:

- Conventional Loans (Fixed-Rate and Adjustable-Rate)
- Construction Loans
- Government Loans (FHA, VA and USDA)
- IHDA and Grant Programs
- Down Payment Plus (DPP)
- Refinancing

For any questions, please contact a representative of our Mortgage team at 815-229-9456.
NMLS# 680560.



NOTICE OF MORTGAGE SERVICING TRANSFER

As of May 1, 2025, the name of your mortgage servicer changed from **State Bank** to **Foresight Bank** as part of our transition to a Division of Foresight Bank.

This is not a sale or third-party transfer—your mortgage is still being serviced by the same people you know and trust, now operating as a Division of Foresight Bank.

While the name of your mortgage servicer has changed, nothing else about your loan will change.

Effective October 27, 2025, please begin sending your mortgage payments to:

Foresight Bank – Mortgage Servicing
P.O. Box 15278
Loves Park, IL 61132

 **Make checks payable to Foresight Bank.**

If you have any questions about this change or your mortgage loan, please contact our Mortgage Servicing Department at 815-713-2222.



PERSONAL BANKING Products

We've aligned our banking products, so you'll have access to the same options, features, and benefits across every Foresight Bank division.

The table below shows how your current account will transition to our new aligned products during the **October maintenance weekend**. These updates are designed to closely match your existing account.

If you'd like to explore other available account types after maintenance weekend, please visit your local branch or call us at (815) 297-0900.

 Please review the included Disclosure Booklet to understand your full account details.

Former Name	New Name	Product Highlights 
SB Checking	Foresight Classic Checking	- No minimum balance required - No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) - Overdraft Privilege Program eligible. See the accompanying Disclosure Booklet. - Monthly statement cycle on the 15th of the month*
SB Checking Plus	Foresight Interest Checking	- Earns interest \$1,000 minimum daily balance required \$5 monthly maintenance fee if minimum balance requirement is not met - ATM Surcharge Refunds on all ATMs – up to \$20 per statement cycle - Overdraft Privilege Program eligible. See the accompanying Disclosure Booklet. - No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) - Monthly statement cycle on the 10th of the month*
Discover Club Checking	Foresight Prestige Checking	- Earns interest \$1,000 minimum daily balance required \$5 monthly maintenance fee if minimum balance requirement is not met - ATM Surcharge Refunds on all ATMs – up to \$20 per statement cycle - Overdraft Privilege Program eligible. See the accompanying Disclosure Booklet. - Monthly statement cycle on the 25th of the month*
SB Secure Checking	Foresight Protect Checking	- No minimum balance required - Monthly maintenance fee of \$5 - ATM Surcharge Refunds on all ATMs – up to \$20 per statement cycle - Overdraft Privilege Program eligible. See the accompanying Disclosure Booklet. - No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) - Monthly statement cycle on the 5th of the month* - See Disclosure Booklet for a full list of account benefits available and how to register. NOTE: Some benefits require authentication, registration, and/or activation.

Former Name	New Name	Product Highlights 
Health Savings	Foresight Health	• High-Deductible Health Plan required • Earns interest • \$100 minimum daily balance required • \$5 monthly maintenance fee if minimum balance requirement is not met • No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) • Monthly statement cycle on the 15th of the month*
SB Savings	Foresight Savings	• Earns interest • \$250 minimum daily balance required • \$5 monthly maintenance fee if balance falls under \$250 on any day of the month • Quarterly statement cycle (monthly statements for electronic activity)
Super Saver Savings	Foresight NexGen Savings	• Earns interest • For minors and students under the age of 25 • \$25 minimum daily balance required • \$5 monthly maintenance fee if balance falls under \$25 on any day of the month • Quarterly Statement cycle (monthly statements for electronic activity) • Additional Special Benefits effective January 1, 2026 • Pay for Grades (K through 12) • Birthday Rewards (through 18th birthday)
SB Money Market	Foresight Classic Money Market	• Earns interest • \$2,500 minimum daily balance required • \$10 monthly maintenance fee if minimum balance requirement is not met • No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) • Monthly statement cycle on the 30th of the month*

*If your account has an Overdraft Protection (ODP) line of credit associated with it, your monthly statement cycle will be on the 22nd of the month.
To find your Former Product Name, please review your most recent statement. A 30-day waiver of account fees will be applied to all consumer accounts.
Any applicable account fees will be charged beginning December 1, 2025.

CHECKING ACCOUNT HIGHLIGHTS:

- Debit Card (instant issue available)
- Debit Card Fraud Alerts
- Digital Banking (online and mobile)
- Bill Pay & Mobile Deposit



INTRODUCING THE FORESIGHT PRESTIGE PLUS CLUB



A refreshed name. The same commitment to rewarding your loyalty.

Our Discover Club has officially transitioned to the Foresight Prestige Plus Club—a program designed to recognize and reward our loyal customers across all Foresight Bank divisions.

As a club member, you'll continue to enjoy the personalized experiences and special perks you've come to expect—plus a few exciting additions now that our program has expanded.

FORESIGHT WEALTH MANAGEMENT



Backed by decades of trusted experience, our Wealth Management team has long supported clients with thoughtful, personalized financial guidance. Now available across all divisions, Foresight Wealth Management brings expanded access to services that help protect what matters most, grow your assets, and plan for the future with confidence.

Club Member Benefits Include:

- Free Checks
- Free Cashier's Checks
- Free Seminars
- 50% off Safe Deposit Box fees
- Exclusive Travel Options

Current Discover Club Members

- Current club members within our Discover Club that meet all the following criteria will automatically be enrolled in the program.
 - Any active checking account
 - Total deposit relationship balance of \$10,000+

Prestige Plus Club Qualifiers - New Club Members

- Customers aged 50+
- Total deposit relationship balance of \$25,000+
- Active Foresight Prestige Checking or Prestige Protect Checking Account

If you have any questions about our Prestige Plus Club, please reach out to your local branch to speak with a program representative or visit www.sbfreetport.com.

Available services include:

Trust & Estate Services

Personalized planning and administration support to protect what matters most.

Investment Services

Guidance backed by proven experience to grow and manage your portfolio.

Brokerage Services

Access to a wide range of financial products and tools through our trusted network.

For any questions, please contact a representative of our Wealth Management team.

Investments are not FDIC insured. There is no financial institution guarantee. Your account may lose value. Not a deposit and not insured by any federal government agency.

BUSINESS BANKING

Service Details

 Indicates Action Item

 Your current balance on the morning of Monday, October 27, 2025, will not reflect any of your debit card transactions placed over the weekend. Transactions will be posted end of day Monday, October 27, 2025. Please track your spending accordingly to avoid overdrawing your account.

ACCOUNT NUMBERS

Will any of my account number(s) change?

- Most customers will not see any changes to their existing account number(s). Your current account number(s) will continue to work as they do today—no action is required.
- In rare cases where duplicate account numbers exist across our Foresight Bank divisions, we will reach out to those affected customers directly with next steps well in advance.

Will my routing number change?

- Yes — as of October 27, 2025, new accounts, new automatic payments, and new check orders will use routing number **071113162**.
- Existing checks and automatic payments will continue to work. No action is needed.

DEBIT CARDS

Will I receive a new debit card?

- No, continue using your existing debit card as you do today.

Will my debit card work over maintenance weekend?

- Use of your debit card or access to ATMs could be limited or periodically interrupted during maintenance weekend. Please plan ahead and consider carrying alternate forms of payment.

Will Digital Wallet be affected?

- No, your established Digital Wallet will continue to work. An updated debit card image may appear.

Will the transaction limits for debit cards change?

- No, your existing debit card limits will not change.

Will my debit card alerts continue to work?

- Debit card alerts will be unavailable beginning Friday, October 24, 2025 at 4:00 pm CT. **Beginning Monday, October 27, 2025, you will need to reestablish debit card alerts within digital banking.**

ATMS

Will my network of ATMs change?

- No, our network of 47+ ATMs across all locations will remain the same. Every branch has an ATM on-site, and that's not changing.

CHECKS AND DEPOSIT SLIPS

Can I still use my present supply of checks?

- Yes, you can continue to use existing supply of checks.

I order my checks on my own, from an outside company/provider instead of through the bank. What should I do?

- You can continue to order checks through an outside company or provider. For new orders, you will need to provide your vendor with the routing number **071113162**, along with your account number.
- **Reminder:** If you were affected by a duplicate account number, please use your new account number with the routing number **071113162**.

STATEMENT AND NOTICES

Will statement dates change?

- All business accounts will have an end-of-month statement cycle. *Continued on page 15.*



- Additionally, a statement of your account activity between your last statement date and October 24, 2025 will be delivered the week of October 27, 2025, regardless of your regular statement date. At that time, any interest earned will also be credited to your account.
- Please refer to the products section of this booklet for new statement cycle dates.

Will any deposit or loan notices change?

- No, your notices will continue as they do today with an updated Foresight Bank look.

I currently use eStatements. Will this service continue?

- Yes, any customers enrolled in eStatements will continue to receive them as they do today.

I currently receive paper statements. Will this service continue?

- Yes, you will continue to receive paper statements in the mail. Some accounts may have a paper statement fee, please refer to the product Disclosure Booklet for further information.

Will I be able to obtain copies of prior bank statements through Digital Banking?

- Yes, prior statements will be available within Digital Banking.

DIGITAL BANKING & BILL PAY

Will I have to change my login or learn a new system?

- No, the platform will remain the same and you will log in with your existing credentials. You will see a refreshed Foresight Bank look.

Is there anything I need to do with my existing mobile app?

- 🔔 **Yes, you need to delete our current app on October 27, 2025 and download the Foresight Bank app. Log in with your existing credentials as you do today.**

Will Digital Banking be available during maintenance weekend?

- No, digital banking (online and mobile banking) will be unavailable beginning Friday, October 24, 2025 at 4:00 pm CT through Monday, October 27, 2025 at 9:00 am CT.

I bank at multiple Foresight Bank divisions, when will I see all my accounts under one login?

- If you have accounts at more than one Foresight Bank division, your Client Service Coordinator or Commercial Banker will be reaching out to you with further information.

Will my account nicknames be affected?

- No, your account nicknames will not be affected.

Will Business Bill Pay be affected?

- No, Business Bill Pay will not be affected. All payees will remain, and payments will continue as scheduled.
- Business Bill Pay checks will be branded Foresight Bank.

Will Business Bill Pay be available during maintenance weekend?

- No, Business Bill Pay will be unavailable beginning Friday, October 24, 2025 at 4:00 pm CT through Monday, October 27, 2025 at 9:00 am CT. Scheduled payments will continue to process as scheduled.

Will Mobile Deposit Limits change?

- Your Mobile Deposit Limits may change effective October 27, 2025. Daily Mobile Deposit Limits will continue to be displayed within the app, on the mobile deposit screen.

Will Quicken & QuickBooks be affected?

- Yes, your connection to Quicken/QuickBooks will need to be reestablished. You may experience some interruptions with connectivity through November 3, 2025. Once fully reestablished, your history should be available.

TREASURY MANAGEMENT SERVICES

Will Desktop Remote Deposit be affected?

- No, however, Desktop Remote Deposit will not be available over maintenance weekend.

Will Desktop Remote Deposit limits change?

- No, your Desktop Remote Deposit limits will not change.

Will my ACH Payees be affected?

- No, your ACH Payees will not be affected.

Will my ACH Templates and ACH History be affected?

- No, your ACH Templates and History will not be affected.

What will happen to any already initiated ACH batches?

- All ACH batches will be retained. If a batch is approved, it will process as normal.

Will I need to reestablish my Wire templates?

- No, your Wire templates will not be affected

What will happen to any already initiated Wire transactions?

- All pending Wire transactions will be retained and process as normal.

Will Positive Pay files need to be reestablished?

- Yes, a historical file for checks will need to be uploaded on October 27, 2025.

Will Cash Management user rights need to be updated?

- No, all current user rights will not be affected.

Will Merchant Services Processing be affected?

- No, Merchant Services Processing will not be affected. There will be no interruption of services during maintenance weekend.

Wire Instructions

- For most recent Wire instructions please contact your banker.

DIRECT DEPOSITS, SWEEPS & AUTOMATIC TRANSFERS/PAYMENTS

Will direct deposits continue?

- Yes, direct deposits will continue without interruption.

Will sweeps continue?

- Yes, sweeps will continue without interruption.

Will my automatic transfers continue?

- Yes, any automatic transfers you currently have set up between your accounts will continue without interruption.

Will automatic payments from my account continue?

- Yes, automatic payments will continue without interruption.

Will my automatic loan payments continue?

- Yes, any automatic loan payments you currently have set up will continue without interruption.

Will my automatic debit card payments continue?

- Yes, any automatic debit card payments you currently have set will continue without interruption.

OTHER SERVICES

Safe Deposit Boxes

Will my Safe Deposit Box fee(s) be changing?

- Yes, Safe Deposit Box fees will change at your next renewal date. Please review the fee schedule enclosed for further details.
- Safe Deposit Boxes are not FDIC insured.

Will the date of the Safe Deposit Box payment change?

- No, your Safe Deposit Box payment date will not change. Payments will continue to be on an annual cycle. *Continued on page 17.*



Certificate of Deposits (CD)

Will my interest rate or terms change on my CD?

- No, interest rates, Annual Percentage Yields (APYs) and terms will remain in effect until the next scheduled maturity date for your CD(s).

Will my interest payments change on my CD?

- No, interest payments will continue as established today.

Will my interest payment options change on my CD?

- Yes — at renewal, we will no longer offer interest payments by check. Instead, you can choose to have interest deposited into your CD or another account with us. This change allows for quicker and more secure access to your funds.

Commercial Loans

Will my loan account number(s) change?

- Most customers will not see any changes to their existing account number(s). Your current account number(s) will continue to work as they do today—no action is required.
- In rare cases where duplicate account numbers exist across our Foresight Bank divisions, we will reach out to those affected customers directly well in advance.

Will my routing number change?

- Yes — as of October 27, 2025, any new accounts and automatic payments will use routing number **071113162**.
- Existing automatic payments will continue to work. No action is needed.

Will the terms of my loan change?

- No, all current loan terms will remain in effect until the next scheduled maturity date.

Will the mailing address I mail my loan payment to change?

- No, please continue to mail your loan payment to the address used today.

 **As of October 27, 2025, please make all checks payable to Foresight Bank.**

Can I continue to use my loan coupon payment book?

-  Yes, please continue to utilize your current loan coupon book. **Please make any checks payable to Foresight Bank as of October 27, 2025.**

Will my automatic transfers continue?

- Yes, any automatic transfers you currently have set up between your accounts will continue without interruption.

Will my automatic loan payments continue?

- Yes, any automatic loan payments you currently have set up will continue without interruption.

Will I have any new methods of making my loan payment?

- Yes, as of October 28, 2025, we will be adding the ability to make payments through our website. To make a payment online, visit **www.sbfreesport.com** after October 28, 2025, and select the 'Make a Loan Payment' button. Please have your business and account information available.

Will any deposit or loan notices change?

- No, your notices will continue as they do today with an updated Foresight Bank look.

Will I see a change on my credit reporting?

- Yes, all loans will be reported as a Foresight Bank loan as of October 27, 2025.

 **As of October 27, 2025, make checks payable to Foresight Bank.**

TREASURY MANAGEMENT SERVICES

Our experienced Treasury Management Team is here to help you get your banking done faster and more accurately so you can focus on your business. These services are designed to improve efficiency and allow you to focus on your day-to-day tasks.

Services available include:

- Digital Banking
- Sweeps
- ACH Origination
- Online Wires
- eStatements
- Branch Cash Services
- Remote Deposit Capture
- Merchant Processing
- Check Positive Pay
- ACH Positive Pay
- CDARS – FDIC Coverage
- ICS - FDIC Coverage
- Account Analysis
- Commercial Mobile Deposit
- Live Chat during Business Hours

AGRIBUSINESS SERVICES



Our local team of agriculture experts bring over 180 years of trusted partnerships to support your success. With more than \$350 million in agricultural loans and commitments, and over 550 clients, our team understands the challenges of farming – because we live and work in the same communities you do. We offer tailored solutions to help your operation grow and thrive!

Financing options include:

- Agricultural Lines of Credit
- Livestock Loans
- Agricultural Real Estate Loans
- Equipment Leasing & Loans
- Grain Inventory Loans
- Beginning Farmer Loans
- FSA Guaranteed Loans

For more information, visit your local branch.

DEPOSIT NOTES

FDIC Insurance Coverage Notice

As of May 1, 2025, our six community banks officially consolidated under Foresight Bank. As a result of this consolidation, deposit accounts held at multiple divisions of Foresight Bank are now considered part of the same FDIC-insured institution.

The Federal Deposit Insurance Corporation (FDIC) provides a six-month grace period – from May 1 through October 31, 2025 – during which deposits that were separately insured under the original bank charters will continue to be insured separately. After this period, account balances across all divisions will

be aggregated for insurance coverage and insured up to the standard limit of \$250,000 per depositor, per insured bank, per ownership category. For time deposits, like CDs, with a maturity date outside the six-month grace period, FDIC coverage will continue until six months after the maturity date.

If you have not yet reviewed your combined account balances, we encourage you to connect with your local banker. Our team is here to help you understand your coverage and explore available options to ensure your deposits remain fully protected.

BUSINESS BANKING Products

We've aligned our business banking products to provide consistent access to the same tools, features, and support across every Foresight Bank division.

The table below shows how your current account will transition to our new aligned products during the **October maintenance weekend**. These updates are designed to closely match your existing account.

 Please review the included Disclosure Booklet to understand your full account details.

Former Name	Product Name	Product Highlights	
SB Business	Foresight Commercial Checking	- No minimum balance required 350 Free debit items per month, \$0.50 per item over 350 - Debit Card - Debit Card Fraud Alerts - Digital Banking (online and mobile) - Bill pay & mobile deposit - No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) - Monthly Statement cycle at end of calendar month*	
SB Business Money Market	Foresight Commercial Money Market	- Earns interest \$25,000 minimum daily balance required \$10 monthly maintenance fee if minimum balance requirement is not met - Digital Banking (online and mobile) - No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) - Monthly statements at end of calendar month*	
IOLTA Lawyers Trust	IOLTA Account	- No changes to account features - Interest rates subject to change	
SB Business Plus	Foresight Commercial Interest Checking	- Earns interest \$15,000 minimum daily balance required \$5 monthly maintenance fee if minimum balance requirement is not met 250 Free debit items per month, \$0.50 per item over 250 - Debit Card - Debit Card Fraud Alerts - Digital Banking (online and mobile) - Bill pay & mobile deposit - No monthly paper statement fee with eStatement enrollment (\$5 paper statement fee if not enrolled in eStatements) - Monthly Statement cycle at end of calendar month*	



If you'd like to explore other business account options after maintenance weekend, please contact your commercial banker or visit your local branch.

*If your account has an Overdraft Protection (ODP) line of credit associated with it, your monthly statement cycle will be on the 22nd of the month. To find your Former Product Name, please review your most recent account statement. A 30-day waiver of account fees will be applied to business accounts. The fee waiver does not apply to Foresight Analysis Checking products. Any applicable account fees will be charged beginning December 1, 2025.

BUSINESS CREDIT CARDS



Introducing Our Commercial Credit Card Program

We're excited to offer a new commercial credit card solution designed for the way businesses operate today. With real-time controls, spending insights, and local support, our program gives you the tools to manage business expenses efficiently and securely.

To learn more, contact your commercial banker or visit www.ffgbank.com/commercial-credit-card.



**State
Bank**

Community Minded.
Customer Centered.

A division of **FORESIGHT BANK**

QUESTIONS?

Call us at **(815) 297-0900** or visit
www.sbfreepoint.com
for updates and resources or
stop by to speak with a banker.

Foresight Customer Care
815-209-0610 or
833-334-2265 (833-FFGBANK)

LOCATION

1718 S. Dirck Dr.
Freeport, IL 61032



For more information,
scan the QR code or visit
www.sbfreepoint.com/updates.

