



FIRST FARMERS
STATE BANK



Bank of Pontiac

Dear Friends,

March 18, 2021

Greetings from Bank of Pontiac! As you may already know, First Farmers State Bank will be merging with Bank of Pontiac. As a valued customer, we want to assure you that you will continue to receive the same outstanding service to which you are accustomed. Bank of Pontiac and First Farmers State Bank employees are excited about the upcoming merger, as it will allow the opportunity to offer additional banking options and build new, long-lasting relationships. We are committed to working with our customers and assisting them in meeting their financial needs. Please know that you will continue to be greeted and served by the familiar faces of First Farmers State Bank.

We expect the transaction to close early in the second quarter. In the meantime, your everyday banking services will continue as normal:

- Access accounts online
- Access funds with current checks and ATM/debit cards
- Visit branch locations in Minier, Delavan, and Bloomington

Additionally, all direct deposits and automatic payments will continue as scheduled. In the coming weeks, you will have the convenience of using any Bank of Pontiac ATM without a fee. ATM locations include Pontiac, Fairbury, Forrest, Odell, Dwight, and Coal City. The conversion of operating systems is scheduled for late summer, and you will receive additional information as that date approaches. Soon, frequently asked questions about the merger will be available on our websites at www.bankofpontiac.com and www.firstfarmers.com. Please also watch for updates on social media.

Thank you for your loyalty and commitment to First Farmers State Bank and Bank of Pontiac. We look forward to meeting you and becoming a part of your community in the years ahead. If you should have any questions, we would encourage you to call or stop by.

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| Bill Kauffman, President & CEO | Pontiac | 815-844-6155 |
| Brenda Henderson, Vice President | Minier | 309-392-2623 |
| Jeff Woodard, Senior Vice President | Bloomington | 309-663-6200 |
| Becki Lanzara, Assistant Vice President | Delavan | 309-244-9277 |

Sincerely,

William E. Kauffman
President & CEO
Bank of Pontiac



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