

PERSONAL CHECKING ACCOUNTS	
Providence Bank Account	New First Mid Account
Simply Free Checking	<p>Basic Checking</p> <ul style="list-style-type: none"> Free VISA® debit card Free Telephone Banking Free Online Banking Free eStatements Free Mobile Banking¹ Free First Mid ATMs Free Online Bill Pay² Unlimited check writing <p>Requirements:</p> <ul style="list-style-type: none"> No change in monthly fees; overdraft fees will apply
Simply Free Student Checking	<p>Basic Student Checking ALL THE FEATURES OF BASIC CHECKING, PLUS:</p> <ul style="list-style-type: none"> \$1.00 out-of-network ATM fee waived. <i>Foreign fees may apply at non-First Mid ATMs.</i> <p>Requirements:</p> <ul style="list-style-type: none"> No monthly maintenance fee; projected graduation date required³
50 & Better Interest Checking VIP Checking	<p>Interest Checking ALL THE FEATURES OF BASIC CHECKING, PLUS:</p> <ul style="list-style-type: none"> Tiered interest⁴ Unlimited check writing Discounted loan rates⁵ Free paper statements or eStatements Up to \$4 of First Mid foreign ATM fees waived each month. <p>Requirements:</p> <ul style="list-style-type: none"> No change in monthly fees; overdraft fees will apply
Elite Checking	<p>Interest Checking ALL THE FEATURES OF BASIC CHECKING, PLUS:</p> <ul style="list-style-type: none"> Tiered interest⁴ Unlimited check writing Discounted loan rates⁵ Free paper statements or eStatements Up to \$4 of First Mid foreign ATM fees waived each month. <p>Requirements:</p> <ul style="list-style-type: none"> \$7 monthly maintenance fee - <i>waived when you maintain a \$1,500 daily minimum balance in your Interest Checking.</i>
Refresh Checking	<p>StartNew Checking</p> <ul style="list-style-type: none"> Free VISA® debit card Free First Mid ATMs Free Online Banking Free Telephone Banking Free Mobile Banking¹ Free eStatements Free Online Bill Pay² Checks available <p>Requirements:</p> <ul style="list-style-type: none"> \$9.95 monthly maintenance fee - <i>reduced to \$6.95 with direct deposit during each statement cycle, excluding transfers from another First Mid account.</i>
Full account details may be found in the enclosed document, "Understanding Your Deposit Account".	

1. Message and data rates may apply. 2. Inactive Online Bill Pay accounts will be closed after 90 days.
3. Projected graduation date is required to open a Basic Student Checking account. Thirty (30) days after the projected graduation date, Basic Student Checking will convert to a Basic Checking account, which includes \$3.00 monthly maintenance fee (*waived with eStatements or if you are age 62 or older*). Account owners are responsible for notifying the Bank if the projected graduation date changes.
4. Interest earned on daily balance. Variable rate subject to change at First Mid's discretion. 5. Subject to terms and approval.
6. Transaction Limitations: In person and ATM transactions are unlimited. Monthly account activity is limited to 6 withdrawals or transfers to another account or to a third party. This includes transfers that are pre-authorized, automatic, or by telephone or computer transfer.

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS	
Providence Bank Account	New First Mid Account
Providence Savings	<p>Retail Savings</p> <ul style="list-style-type: none"> \$100 minimum opening deposit; no minimum balance \$1 monthly maintenance fee if balance falls below \$100 during statement cycle Activity fee of \$0.50 will be charged for each debit transaction in excess of 4 during a statement cycle
Young Savers	<p>Kids' First Savings - for those 18 and younger</p> <ul style="list-style-type: none"> \$25 minimum opening deposit; no minimum balance No service charges or transaction fees Each new account comes with a First Mid piggy bank Automatically converts to a Retail Savings account when account holder reaches age 19.
Christmas Club	<p>Christmas Club</p> <ul style="list-style-type: none"> \$1 minimum opening deposit - <i>may only be opened between mid-October and end of January.</i> No service charges or transaction fees Earns simple interest on the average balance. Rate determined each year before opening dates. Interest is not paid until account matures and balance is paid out to another First Mid deposit account. Account is automatically renewable at each maturity.
Money Market	<p>Retail Money Market</p> <ul style="list-style-type: none"> \$1,000 minimum opening deposit \$5.00 monthly maintenance fee if balance falls below \$1,000 during statement cycle Unlimited ATM and in-person transactions Tiered interest⁴ \$5.00 will be charged for each third-party debit transaction in excess of 6 during a statement cycle⁶
Providence Investment Savings	<p>Retail Prime First</p> <ul style="list-style-type: none"> \$15,000 minimum opening deposit \$10.00 monthly maintenance fee if average balance falls below \$15,000 during statement cycle Unlimited ATM and in-person transactions Tiered interest⁴ - <i>higher balance account rewarded with better rates than Retail Money Market</i> \$5.00 will be charged for each third-party debit transaction in excess of 6 during a statement cycle⁶
Full account details may be found in the enclosed document, "Understanding Your Deposit Account".	

4. Interest earned on daily balance. Variable rate subject to change at First Mid's discretion. 5. Subject to terms and approval.
6. Transaction Limitations: In person and ATM transactions are unlimited. Monthly account activity is limited to 6 withdrawals or transfers to another account or to a third party. This includes transfers that are pre-authorized, automatic, or by telephone or computer transfer.