

Dear Client,

We are pleased to share First National Bank and Trust Company's acquisition of State Bank of Arcadia is expected to close October 1, 2021. First National Bank and Trust Company is based in Clinton, Illinois in the heart of Illinois ag country and is part of the TS Banking Group, a bank holding company with community banks in Iowa, North Dakota, Illinois and now Wisconsin.

As of October 1, 2021, State Bank of Arcadia's name will officially change to **First National Bank and Trust Company**. Our four locations will become a part of the First National Bank and Trust Company branch network. Your same, friendly team will continue to focus on quality client service and help you with any questions through this process.

We are excited about what this means for our bank, employees and clients. This name change symbolizes our intention to reach a broader market while we continue to deliver value to our clients. In fact, early next year, First National Bank and Trust Company will celebrate its 150-year anniversary of serving clients in central Illinois, and we are eager to unite our legacies together. Together, we are committed to IGNITE PROSPERITY® by helping clients DO MORE and will pledge a reinvestment of 10% of all pre-tax profits back into the community.

As we continue to build a strong partnership together, we fully recognize the support and trust you place in us. We are excited about what First National Bank and Trust Company has to offer and their shared values and joint mission of community commitment, local impact and transformational service.

On October 1, please continue to use your current checks, debit cards and routing number. The team at all locations will be available with the same hours, phone numbers and email addresses as well. At this time the website will remain **rkdbank.com** with access to your online banking services. In the coming months, the website will eventually merge into First National Bank and Trust's website, firstnbtc.com. Any current pending loan applications will move forward without resubmitting paperwork.

In the future, there will be changes as we integrate State Bank of Arcadia into First National Bank and Trust Company's processes and products. We will communicate with clients to prepare and explain how any future changes may impact you and your accounts.

If you have any questions or feedback about this exciting news and what it will mean for you, please feel free to contact us at 608.323.3331 or stop by the bank for a visit. We will continue to work as one team with a common purpose to ignite lasting client and community prosperity. We are confident in the next chapter for State Bank of Arcadia as we integrate with First National Bank and Trust Company.

We truly value your business and thank you for choosing us!

Warm Regards,

Kevin Manley

Kevin Manley
Arcadia Market President, First National Bank and Trust Company