



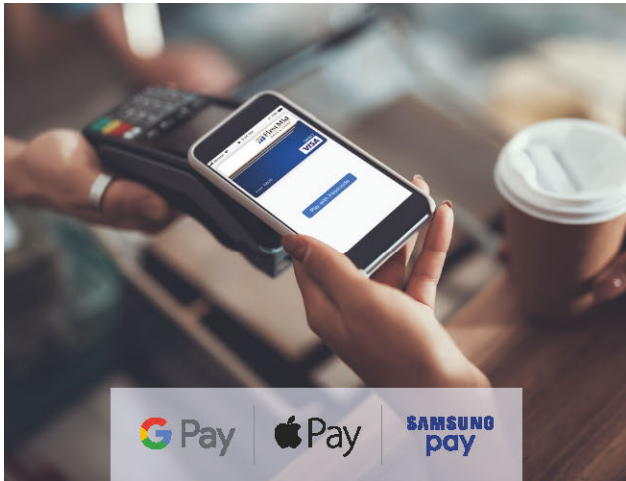


RETURN SERVICE REQUESTED

ZACHARY R PENNY
1709 DEERWOOD DR
DANVILLE IL 61832-3449**Managing Your Accounts**

	Branch Name	First Mid Bank & Trust
	Branch Address	601 S Vine St Urbana, IL 61801
	Telephone	877-888-5629
	Online Banking	www.firstmid.com

*Make fast, easy checkouts!***Mobile Wallet**

Using your First Mid personal debit card is more convenient than ever, because it's compatible with Mobile Wallet services.

For more information, visit www.firstmid.com.

Effective July 1, 2020 our Funds Availability Policy will be changed as follows:

The amount available for withdrawal for checks not subject to next day availability will increase from \$200 to \$225 and the amount available for withdrawal on exception holds for large deposits and new accounts not subject to next day availability will increase from \$5,000 to \$5,525. Additionally, the threshold for determining a repeat overdraft will also increase from \$5,000 to \$5,525. If you have any questions regarding these changes, please visit your local branch or call 1-877-888-5629.

Summary of Accounts

Account Type	Account Number	Ending Balance
(10) StartNew Checking	XXXXXX3577	\$1,371.98

(10) StartNew Checking-XXXXXX3577**Account Summary**

Date	Description	Amount
06/11/2020	Beginning Balance	\$213.91
	5 Credit(s) This Period	\$7,434.91
	68 Debit(s) This Period	\$6,276.84
07/10/2020	Ending Balance	\$1,371.98
	Service Charges	\$9.95

Account Activity

Post Date	Description	Debits	Credits	Balance
06/11/2020	Beginning Balance			\$213.91
06/11/2020	XX9999 POS PURCHASE CASH APP* HOLLIE 8774174551 CA 00000000 068133	\$25.00		\$188.91
06/11/2020	XX9999 POS PURCHASE TST* GILBERT STR DANVILLE IL 50524799 024799	\$32.00		\$156.91
06/11/2020	XX9999 DDA WITHDRAWAL 1212 N BOWMAN DANVILLE IL CK001404 301605	\$103.50		\$53.41
06/11/2020	FOREIGN FEE DDA WITHDRAWAL 1212 N BOWMAN DANVILLE IL CK001404 301605	\$1.00		\$52.41
06/12/2020	DFAS-CLEVELAND FED SALARY XXXXX7201		\$1,347.55	\$1,399.96
06/12/2020	XX9999 POS PURCHASE SOUTH STREET SAL 217-2747222 IL 79623453 087505	\$42.39		\$1,357.57
06/15/2020	XX9999 RECUR POS APPLE.COM/BILL 866-712-7753 CA 00000000 008773	\$0.99		\$1,356.58
06/15/2020	XX9999 POS DDA W/D WESTVILLE 66 WESTVILLE IL 0035DC91 736262	\$11.99		\$1,344.59
06/15/2020	XX9999 POS PURCHASE JB HAWKS #501 DANVILLE IL 00004882 074546	\$17.52		\$1,327.07
06/15/2020	XX9999 POS DDA W/D CASEYS GEN STORE DANVILLE IL 99999999 862079	\$29.70		\$1,297.37
06/15/2020	XX9999 POS PURCHASE EXIT 210 SALOON OAKWOOD IL 00006091 000079	\$33.00		\$1,264.37
06/15/2020	XX9999 POS PURCHASE CIRCLE K # 01404 DANVILLE IL 00000000 012416	\$40.30		\$1,224.07
06/15/2020	XX9999 POS DDA W/D RED WING SHOES DANVILLE IL 40390002 064839	\$63.99		\$1,160.08
06/15/2020	XX9999 DDA WITHDRAWAL 920 EAST VOORHEES S DANVILLE IL IL001023 183677	\$303.00		\$857.08
06/15/2020	XX9999 POS PURCHASE LENDNATION ONLIN 913-2345628 KS 63270003 079310	\$694.00		\$163.08
06/15/2020	FOREIGN FEE DDA WITHDRAWAL 920 EAST VOORHEES S DANVILLE IL IL001023 183677	\$1.00		\$162.08
06/16/2020	XX9999 POS DDA W/D CASEYS GEN STORE DANVILLE IL 99999999 817034	\$18.86		\$143.22
06/17/2020	XX9999 POS PURCHASE CIRCLE K # 01404 DANVILLE IL 102 794298	\$27.00		\$116.22
06/18/2020	XX9999 POS PURCHASE MCDONALD'S F3546 DANVILLE IL 1 031851	\$17.68		\$98.54
06/19/2020	XX9999 POS PURCHASE DOORDASH* BACKDOO WWW.DOORDASH. CA 00000000 051543	\$25.73		\$72.81
06/22/2020	XX9999 POS PURCHASE CASH APP* HOLLIE 8774174551 CA 00000000 034204	\$20.00		\$52.81
06/22/2020	XX9999 POS PURCHASE CASH APP* HOLLIE 8774174551 CA 00000000 064621	\$50.00		\$2.81
06/26/2020	DFAS-CLEVELAND FED SALARY XXXXX7201		\$1,347.57	\$1,350.38
06/26/2020	XX9999 DDA WITHDRAWAL 1900 E. MAIN STREE DANVILLE IL XB0688 005210	\$483.00		\$867.38
06/26/2020	FOREIGN FEE DDA WITHDRAWAL 1900 E. MAIN STREE DANVILLE IL XB0688 005210	\$1.00		\$866.38
06/29/2020	XX9999 POS PURCHASE AMZNFreeTime* MJ0 888-802-3080 WA 00000000 094312	\$2.99		\$863.39
06/29/2020	XX9999 POS DDA W/D CASEYS GEN STORE DANVILLE IL 99999999 913979	\$5.70		\$857.69
06/29/2020	XX9999 RECUR POS APPLE.COM/BILL 866-712-7753 CA	\$11.68		\$846.01

(10) StartNew Checking-XXXXXX3577 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	00000000 083804			
06/29/2020	XX9999 RECUR POS Amazon Prime* MS2 Amzn.com/bill WA 00000000 078889	\$12.99		\$833.02
06/29/2020	XX9999 POS PURCHASE STRAIGHTTALK* SER 877-430-2355 FL 00000000 050797	\$49.86		\$783.16
06/29/2020	XX9999 POS PURCHASE PAYPAL * MARKOFCA Visa Direct CA CNP TX 950374	\$100.00		\$683.16
06/29/2020	XX9999 DDA WITHDRAWAL 1902 WEST WILLIAMS DANVILLE IL NR2A2574 411013	\$103.00		\$580.16
06/29/2020	XX9999 DDA WITHDRAWAL 1401 WARRINGTON AVE DANVILLE IL NR2A3158 450373	\$303.00		\$277.16
06/29/2020	CAPITAL ONE MOBILE PMT 017939800286849	\$100.00		\$177.16
06/29/2020	FOREIGN FEE DDA WITHDRAWAL 1401 WARRINGTON AVE DANVILLE IL NR2A3158 450373	\$1.00		\$176.16
06/29/2020	FOREIGN FEE DDA WITHDRAWAL 1902 WEST WILLIAMS DANVILLE IL NR2A2574 411013	\$1.00		\$175.16
06/30/2020	AMERICAN STRATEG 7278218765 7B74CAAFF150	\$22.64		\$152.52
06/30/2020	Credit One Bank Payment 44612568	\$100.00		\$52.52
07/01/2020	XXVA BENEF VACP TREAS 310 REF* 48* VA COMPENSATION * 06/01/20-06/30		\$3,389.24	\$3,441.76
07/01/2020	XX9999 POS DDA W/D FAMILY DOLLAR #1 DANVILLE IL 45088202 084800	\$0.04		\$3,441.72
07/01/2020	XX9999 POS DDA W/D CASEYS GEN STORE DANVILLE IL 99999999 727955	\$5.15		\$3,436.57
07/01/2020	XX9999 POS PURCHASE Amazon Digit* MJ4 amzn.com/bill WA 00000000 010525	\$5.30		\$3,431.27
07/01/2020	XX9999 POS DDA W/D FAMILY DOLLAR #1 DANVILLE IL 45088202 048900	\$17.16		\$3,414.11
07/01/2020	XX9999 DDA WITHDRAWAL 2 WEST MAIN STREET DANVILLE IL 225413 006449	\$303.50		\$3,110.61
07/01/2020	FOREIGN FEE DDA WITHDRAWAL 2 WEST MAIN STREET DANVILLE IL 225413 006449	\$1.00		\$3,109.61
07/02/2020	XX9999 POS PURCHASE CUSTOM RX 201-37 201-371-7412 IL 00000000 063926	\$104.60		\$3,005.01
07/02/2020	XX9999 POS PURCHASE TST* THE LITTLE DANVILLE IL 23337248 037248	\$185.00		\$2,820.01
07/02/2020	XX9999 POS DDA W/D PROG LEASING LLC DRAPER UT 66161886 272190	\$185.92		\$2,634.09
07/02/2020	AQUA ONLINE PMT AQ088K63	\$51.93		\$2,582.16
07/02/2020	Speedpay AmerenIL 2156175025	\$171.25		\$2,410.91
07/02/2020	PL* HeartlandProp WEB PMTS KY1Y12	\$729.00		\$1,681.91
07/03/2020	XX9999 POS DDA W/D FAMILY DOLLAR #1 DANVILLE IL 45088202 805700	\$17.20		\$1,664.71
07/03/2020	XX9999 POS PURCHASE SIENNA TAN AND S DANVILLE IL 00000000 088200	\$32.76		\$1,631.95
07/03/2020	XX9999 POS DDA W/D AMAZON.COM* MJ2OK SEATTLE WA 00000101 971072	\$33.88		\$1,598.07
07/03/2020	XX9999 RECUR POS SIENNA TAN AND S 217-213-5104 IL 00000000 088152	\$34.93		\$1,563.14
07/03/2020	XX9999 POS DDA W/D ALDI 68089 DANVILLE IL 89094902 311847	\$97.16		\$1,465.98
07/03/2020	XX9999 POS DDA W/D WAL Wal-Mart Sup DANVILLE IL 24910031 324583	\$152.41		\$1,313.57
07/03/2020	XX9999 DDA WITHDRAWAL 4101 N Vermilion Danville IL 00101820 847248	\$203.00		\$1,110.57
07/03/2020	XX9999 POS PURCHASE CASH APP* HOLLIE 8774174551 CA 00000000 025185	\$250.00		\$860.57
07/03/2020	COMCAST CABLE 1649133	\$269.53		\$591.04
07/03/2020	FOREIGN FEE DDA WITHDRAWAL 4101 N Vermilion Danville IL 00101820 847248	\$1.00		\$590.04
07/06/2020	XX9999 POS PURCHASE AMZN Mktp US* MJ3 Amzn.com/bill WA 00000000 041523	\$6.32		\$583.72

(10) StartNew Checking-XXXXXX3577 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
07/06/2020	XX9999 POS DDA W/D CASEYS GEN STORE DANVILLE IL 99999999 444056	\$34.85		\$548.87
07/06/2020	XX9999 RECUR POS ESURANCE CAR INS 800-378-7262 CA 00000000 057989	\$52.50		\$496.37
07/06/2020	XX9999 DDA WITHDRAWAL 6 S HENNING RD DANVILLE IL NRTA0944 514409	\$203.00		\$293.37
07/06/2020	FOREIGN FEE DDA WITHDRAWAL 6 S HENNING RD DANVILLE IL NRTA0944 514409	\$1.00		\$292.37
07/08/2020	XX9999 POS PURCHASE Amazon Digit* MJ5 amzn.com/bill WA 00000000 036092	\$6.99		\$285.38
07/08/2020	XX9999 DDA WITHDRAWAL 6 S HENNING RD DANVILLE IL NRTA0944 589361	\$103.00		\$182.38
07/08/2020	FOREIGN FEE DDA WITHDRAWAL 6 S HENNING RD DANVILLE IL NRTA0944 589361	\$1.00		\$181.38
07/09/2020	XX9999 POS PURCHASE CASH APP* HOLLIE 8774174551 CA 00000000 078275	\$150.00		\$31.38
07/10/2020	DFAS-CLEVELAND FED SALARY XXXXX7201		\$1,347.55	\$1,378.93
07/10/2020	DIRECT DEPOSIT REWARD		\$3.00	\$1,381.93
07/10/2020	SERVICE CHARGE	\$9.95		\$1,371.98
07/10/2020	Ending Balance			\$1,371.98

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/11/2020	\$52.41	06/19/2020	\$72.81	07/02/2020	\$1,681.91
06/12/2020	\$1,357.57	06/22/2020	\$2.81	07/03/2020	\$590.04
06/15/2020	\$162.08	06/26/2020	\$866.38	07/06/2020	\$292.37
06/16/2020	\$143.22	06/29/2020	\$175.16	07/08/2020	\$181.38
06/17/2020	\$116.22	06/30/2020	\$52.52	07/09/2020	\$31.38
06/18/2020	\$98.54	07/01/2020	\$3,109.61	07/10/2020	\$1,371.98

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$32.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR MAINTENANCE FEE:	\$9.95
Total Service Charge	\$9.95

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FACTS**WHAT DOES FIRST MID BANK & TRUST (HEREINAFTER REFERRED TO AS "FIRST MID") DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- assets and overdraft history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Mid chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Mid share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 877-888-5629

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 877-888-5629

Who we are

Who is providing this notice?	First Mid Bank & Trust
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What we do

How does First Mid protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Mid collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • give us your income information or use your debit card • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies owned by First Mid Bancshares, Inc. such as First Mid Insurance Group and First Mid Wealth Management</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include title insurance companies, appraisers, and securities broker-dealers</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card companies and insurance companies</i>