



1st National Bank

of Waterloo

**BEST
HOMETOWN
BANK**

>Welcome GUIDE

Everything you need to know about the conversion of your BEST HOMETOWN BANK accounts to FIRST NATIONAL BANK OF WATERLOO.

“
**That's
MY
Bank!**
”

- *What stays the same*
- *What will change*
- *What will make your banking even better*



Strong, Solid, Community Banking Since 1912.

Welcome to First National Bank of Waterloo



Gary D. Hemmer,
Chairman and CEO



Rick R. Parks,
President

Dear Valued Best Hometown Bank Customer,

On behalf of all of us at First National Bank of Waterloo – welcome! We are excited to be an integral part of the Collinsville and Maryville communities and promise to embrace the strong relationships and community pride that Best Hometown Bank has built and nurtured over the years.

Bringing Best Hometown into the First National Bank of Waterloo family will provide you with greater financial resources. You can expect an enhanced level of financial strength, convenience and responsiveness with features such as:

- Larger lending limits for our commercial clients
- Greater financial security – we’re a \$600 million community bank
- More locations –13 community-focused offices in five Illinois counties
- Updated technology – make mobile deposits, send money via Zelle®, receive alerts and more
- More banking resources – access to additional business bankers, mortgage lenders, and financial services representatives

We have met the employees of Best Hometown Bank and found them to be professional, honest, and caring individuals. We have offered them positions with First National Bank of Waterloo and most of them plan to stay.

We also know that the Best Hometown Bank eagle that sits atop the flagpole in Collinsville is a treasured landmark, so it’s staying, too!

As you know, Best Hometown Bank was acquired by First Waterloo Bancshares, Inc. in February and we expect to complete the operational integration into First National Bank of Waterloo by June 29th, pending final regulatory approval. We’re providing this Welcome Guide to help ensure your transition is as seamless as possible. We encourage you to review it closely. If you have any questions, please contact your friendly staff at Best Hometown Bank at (618) 345-1121.

We know you have many banking options and we do not take your trusted relationship with us for granted. We promise to serve you and your community with relentless determination. For all the reasons you’re a Best Hometown Bank customer, we think you’ll feel right at home at First National Bank of Waterloo, and we look forward to giving you many reasons to proudly say, “That’s my bank!”

Sincerely,

Gary D. Hemmer
Chairman and CEO

Rick R. Parks
President



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LET US INTRODUCE OURSELVES

(YOU ALREADY KNOW MOST OF US)

First National Bank of Waterloo is a community bank much like Best Hometown Bank. We share the same values and commitment to supporting the Collinsville and Maryville communities. And, you'll see the same people working here, giving that same friendly service you expect.



Hannah Brusewitz
Collinsville



Amanda Cleveland
Collinsville



Angie Davis
Collinsville



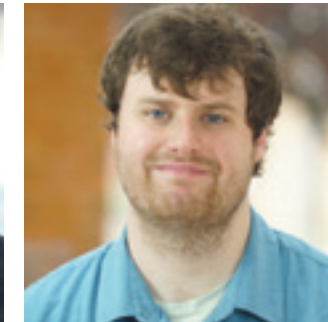
David Gansner
Collinsville



Michelle Trollard
Collinsville



Jennifer Baughman
Maryville



Braden Cange
Maryville



Nancy Lappe
Collinsville



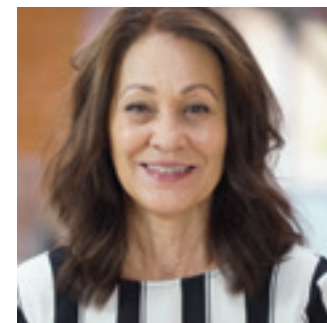
Dayna McGee
Collinsville



Alexis Phillips
Collinsville



Sara Stinson
Collinsville



Joan Johnson
Maryville



Kim Reising
Maryville



Katherine Watt
Maryville



Timothy Whitten
Maryville



WHERE WE BEGAN

First National Bank of Waterloo was founded in 1912 by local businessmen and farmers. Over 100 years later, we're still true to our values. We made good decisions along the way allowing us to grow and serve more Illinois communities.



WHERE WE ARE NOW

We now have 13 locations, including Collinsville and Maryville, in small towns throughout Central and Southern Illinois, and over \$600 million in total assets. We have the resources to make a difference in the communities we serve, especially for small businesses.

See all our locations on page 26.

A STRONG, SOLID, NEIGHBORHOOD COMMUNITY BANK

Our mission is to enhance shareholder value by providing high quality, personal financial services that exceed the customers' expectations; maximizing earnings through optimal growth while remaining an independent bank; and striving to attract and retain quality staff.

HOW WE BUILD EXCELLENCE

For Our Customers

We commit to make the customers' interest our interest. We strive for excellence in the delivery of services, and in the development of new products.

For Our Shareholders

We strive to enhance shareholder value through improved and sustained dividends.

For Our Employees

We attract, develop, and retain employees of the highest character and competence, and we will provide them with compensation and incentives that reward them for performance, loyalty, team effort, and commitment.

For Our Community

We promote economic growth and development in a socially responsible manner in the communities we serve.



Collinsville Banking Center



Maryville Banking Center

CONVERSION WEEKEND AT A GLANCE

Friday, June 26 – Monday, June 29

We will officially transition from Best Hometown Bank over the weekend of June 26 – 28, and open up Monday, June 29 as First National Bank of Waterloo.

PLEASE NOTE: We will be closed during the conversion weekend. Please make sure you are prepared:

1. Withdraw any cash you may need for that weekend before we close on Friday.
2. Keep track of your balances – online and telephone banking will be unavailable during conversion.
3. You can continue using your existing debit cards over the weekend.

CONVERSION WEEKEND AT A GLANCE			
	Friday	Saturday / Sunday	Monday
Banking Centers	Normal business hours Drive up: 8:30 AM - 6:00 PM Lobby: 9:00 AM - 5:00 PM	Closed	Business Hours Drive up: 7:30 AM - 5:00 PM Lobby: 8:30 AM - 4:30 PM
Online Banking	Available until 5:00 PM	Not available	Retail online available at 8:00 AM
Mobile Banking	Available until 3:00 PM	Not available	Available at 8:00 AM
Bill Pay	Available until 5:00 PM	Not available	Available at 8:00 AM
Telephone Banking	(866) 480-1121 Available until 5:00 PM	Not available	(877) 939-3425 Available at 10:00 AM
Debit Cards	Use your Best Hometown Debit card	Use your Best Hometown Debit card	Use your First National Bank of Waterloo debit card starting at 8:00 AM

NEW ATM Installation

You will now have ATMs at both the Collinsville and Maryville locations. ATM installation is coming soon. This will give you free ATM usage at these and 18 other First National Bank of Waterloo ATMs in Illinois. See page 28 for all ATM locations.

YOUR NEW ACCOUNT STATEMENTS

You will receive your final statement from Best Hometown Bank as of June 26. There will be no service fees charged on this statement and will include any interest earned. If you normally receive your statement on the 25th of the month, your statement will be cut as of the 26th instead.

PLEASE NOTE: If you use online banking, please download and save your statements before June 26th. Best Hometown Bank account statements will not be available on First National Bank of Waterloo's online banking site.

When you'll receive statements going forward:

CHECKING ACCOUNTS	
<i>If your Best Hometown Bank statement cycle ended on the:</i>	<i>Your First National Bank of Waterloo statement will end on the:</i>
25th of the month	24th of the month
Last business day of the month	Last business day of the month
SAVINGS ACCOUNTS The end of each quarter	HOME EQUITY LOANS 15th of the month



PERSONAL BANKING

Online Banking & Dial-A-Bank

If you use online banking at Best Hometown Bank, you will be able to start accessing your online banking account at First National Bank of Waterloo on Monday, June 29.

Online Banking

Start Date: Monday, June 29 at 8:00 AM
Website: fnbwaterloo.bank
Login: For any existing Best Hometown Bank online banking or mobile users being converted, when you access either FNB Online Banking or Mobile App for the first time, your Best Hometown Bank Access ID will become your User Name, using all lowercase letters.

For new users of online banking or a mobile app, please auto enroll and follow the instructions.

Password: Your password will be FNBW and the last 4 digits of your SSN or Tax ID. You will be prompted to change your password.

Bill Pay

If you used the bill pay feature with Best Hometown Bank, your payees and history will be available in the First National Bank of Waterloo system. No action is required. Any recurring payments and scheduled payments during this weekend should also convert to your new online banking profile.

NEW Alerts

You can now set alerts to remind you to pay bills, or when your balance falls below a set amount, to help keep you on track financially.

NEW Zelle®

Zelle is a fast, safe and easy way to send and request money. You can easily access it through online or mobile banking. Funds are sent directly to the recipient's account in a matter of minutes¹, and all you need is the recipient's email address or U.S. mobile phone number.

¹ Transactions typically occur in minutes - when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

PERSONAL BANKING

Dial-A-Bank

You have 24-hour access to your First National Bank of Waterloo accounts by phone, using touch pad or voice.

Start Date: Monday, June 29 at 10:00 AM
Phone: (877) 939-DIAL (3425)
Access: When prompted, select Account Information to enter your account number (same as your Best Hometown Bank account number)
PIN: Your PIN will be the last 4 digits of your SSN or Tax ID. After entering it, you'll be prompted to change to a new PIN.
Your PIN will be the same on each account where you are an account holder.

This 24-hour service allows you to:

- Receive deposit and loan information
- Search transaction history
- Transfer funds between accounts
- Make loan payments

FNB Mobile

You will still have mobile banking at First National Bank of Waterloo, now with the added convenience of making mobile deposits and sending money with Zelle®.

To use mobile banking, download the app and then follow the instructions below:

Start Date: Monday, June 29 at 8:00 AM
Access: Search and download First National Bank of Waterloo from the App Store or Google Play
Login: For any existing Best Hometown Bank online banking or mobile users being converted, when you access either FNB Online Banking or Mobile App for the first time, your Best Hometown Bank Access ID will become your User Name, using all lowercase letters.

For new users of online banking or a mobile app, please auto enroll and follow the instructions.

Password: Your password will be FNBW and the last 4 digits of your SSN or Tax ID. You will be prompted to change your password.



PERSONAL BANKING

Checking Accounts

Most First National Bank of Waterloo checking accounts are comparable to Best Hometown Bank checking accounts. We will automatically convert your checking accounts according to the conversion table. If you discover that another account would be a better choice, please contact us after the conversion date and we will be happy to switch the account to another product.

- Start Date:** Monday, June 29 at 8:00 AM
- Account #:** Same as Best Hometown Bank
- Routing #:** Your new routing number will be 081017478
- Checks:** You can use your Best Hometown Bank checks until December 31, 2020

Direct Deposits

If you have social security, pension, payroll, etc., direct deposited to your checking, savings or money market account, your deposit will be received and credited to your account as in the past.

Direct Debits

Any pre-authorized direct debit will continue to post to your account.

Debit Cards

You will receive your new debit card the week of June 15. See Debit & Credit Card Services on page 18.

Checks

Your Best Hometown Bank checks will be good until December 31, 2020. Checks ordered after June 29, 2020 need to have our new routing number – 081017478.

Routing Number

After June 29, please use routing number – 081017478 – when setting up any new pre-authorized debits to your account. Please update the routing number with any companies you have given authorization to automatically credit or debit your account on a recurring basis.

Additional Checking Services

Overdraft Protection Sweep

You can add this to any checking account. It is an automatic transfer from any First National Bank of Waterloo account to cover overdrafts. It transfers only the amount needed and charges a \$10 fee for the service each time a transfer occurs.

Overdraft Advantage

For accounts in good standing, First National Bank of Waterloo will authorize and pay overdrafts for you. This service not only saves you the embarrassment of running short some months, but also protects against costly late payments as well as merchant fees for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

You will be charged a fee up to \$30 each time we pay an overdraft. There is a daily limit of five overdraft fees we will charge you for overdrawing your account.

If you would like the same coverage for debit card transactions, you can select to OPT IN with your debit card and we will pay overdrafts for debit card purchases. Please contact your local financial services representative at either location starting June 29th for more information.

CHECKING ACCOUNT CONVERSION TABLE

Best Hometown Bank	First National Bank of Waterloo
Free Checking	E Free Checking
NOW Checking “Tiered” Account	Check Plus
Golden Eagle Checking Account	Classic 55 Club

Checking Accounts

E Free Checking

- No monthly service fee
- E-statements
- FNB Debit Mastercard®
- Mailed statements available for \$3 per month

Connections Account

- One box of personalized Connect checks free per year
- 25% discount on annual Safe Deposit Box fee
- Low monthly fee of \$5, waived if criteria is met*
- Free official checks
- FNB Debit Mastercard®

*\$10,000 in deposits, \$25,000 in loans, or \$15,000 in deposits or loans combined at First National Bank of Waterloo.

Check Plus Checking Account

- Free personalized club checks
- 50% discount on annual Safe Deposit Box fee
- Low monthly fee of \$7
- Free official checks
- Interest bearing
- Bonus on CDs and Savings accounts
- Discount on personal loans
- FNB Debit Mastercard®

For current rates, go to fnbwaterloo.bank/personal/current-rates/

Classic 55 Club Checking Account

- Free personalized Classic 55 Club checks (50% discount on other styles)
- \$10 discount on Safe Deposit Box rental
- Interest bearing
- Discount rates on personal loans and installment loans
- Free official checks
- Free notary service
- \$5 monthly service charge if balance falls below \$100 daily minimum
- FNB Debit Mastercard®
- Bi-monthly newsletter
- Fun group trips and outings
- Social events and educational seminars



PERSONAL BANKING

Savings & Money Market Accounts

Savings accounts at First National Bank of Waterloo are very comparable to your savings at Best Hometown Bank. We'll automatically convert your savings account according to the chart on the right. We also have additional savings products to help you save for what's important.

- Start Date:** Monday, June 29 at 8:00 AM
- Account #:** Same as Best Hometown Bank
- Routing #:** Your new routing number will be 081017478

Direct Deposit

If you have social security, pension, payroll, etc., direct deposited to your checking, savings or money market account, your deposit will be received and credited to your account as in the past.

Savings Accounts

FNB First Savings

- Competitive and variable rate of interest
- Interest compounded daily paid quarterly
- 6 withdrawals per month
- \$1 per withdrawal thereafter
- \$3 monthly service charge assessed on accounts with a daily minimum balance of less than \$50 (waived for those age 17 and under)

Savings Club Accounts

(Christmas or Vacation):

- Make deposits with auto transfer or at any banking center
- No monthly fee
- Flexible – you can decide what to contribute
- Competitive interest rates
- Christmas Club checks issued in October
- Vacation Club checks issued in April



SAVINGS ACCOUNT CONVERSION TABLE

Best Hometown Bank	First National Bank of Waterloo
Statement Savings	FNB First Savings
Club Eddie	FNB First Savings (service charge waived)
Christmas Club	Christmas Club
Nest Egg Money Market	Premier Money Market

Premier Money Market Account

- No monthly service charge with a \$2,500 daily minimum balance
- \$10 monthly charge if balance falls below daily minimum balance
- Competitive interest earned on all balances
- Higher rates paid on higher balances on a tiered basis

FNB First Savings/Kids 1st Club

With a savings account at First National Bank of Waterloo, kids can start learning the good financial habits they will need as adults. No minimum balance is required, and service charges are waived on these accounts until the child reaches age 18.

NEW

FNB EZSave - Round up and Save!

We will round up FNB Debit Mastercard® purchases to the nearest dollar amount and transfer from your checking to your savings account each day! If interested, please contact your local financial service representative.

NEW

Health Savings Accounts

A Health Savings Account is an easy way to save for healthcare expenses. It is a special tax advantaged account that can be used with a high-deductible health insurance plan, which allows you and your family to pay for most medical expenses tax free.



For current rates, go to fnbwaterloo.bank/personal/current-rates/

PERSONAL BANKING

CDs & IRAs

Your current Best Hometown Bank CDs and IRA terms, yields, and conditions will remain the same until maturity. Please see the conversion chart to see a complete listing of how your current product will convert into a First National Bank of Waterloo CD or IRA. Upon renewal, your account will convert to First National Bank of Waterloo's interest rates and maturity terms.

Start Date: Upon maturity of your CD or IRA

Account #: Same as Best Hometown Bank until maturity

Grace Periods

Once your CD or IRA product matures, you have 10 calendar days to change the terms or withdraw your funds.

Early Withdrawal Penalties

At the first renewal date after the conversion, penalties will be put in place for withdrawals BEFORE maturity, except in the case of the death of the depositor.

If your account has an original maturity date of:

- 12 months or less, the penalty is three months of interest
- More than 12 months, the penalty is six months of interest

Individual Retirement Accounts

We offer various IRA accounts with either a fixed or variable rate certificate of deposit, giving you the flexibility to find exactly what account will be right for you and your future.

Features:

- Competitive interest rates
- Traditional, Roth & SEP available
- Fixed & variable rates
- FDIC insured up to \$250,000
- Possible tax advantages
- Automatic renewal

CD CONVERSION TABLE

Best Hometown Bank	First National Bank of Waterloo	Best Hometown Bank	First National Bank of Waterloo
3 Month	3 Month	24 Month	24 Month
6 Month	6 Month	25 Month	24 Month
7 Month	6 Month	29 Month - Special	24 Month
8 Month	6 Month	30 Month	34 Month
12 Month	12 Month	33 Month Bump Up	34 Month
15 Month	15 Month	36 Month	36 Month
16 Month	15 Month	48 Month	48 Month
18 Month	15 Month	60 Month	60 Month
20 Month	24 Month	72 Month	60 Month
21 Month	24 Month	73 Month Bump Up	60 Month

PERSONAL BANKING

Loans & Mortgages

Your loans and mortgages will stay the same – no change to rates or terms. Please continue to make your loan payments as in the past.

Start Date: None – there will be no changes to existing loans

Account #: Same as Best Hometown Bank

Payments: Continue paying as you have. If you set up automatic payments, they will continue after the conversion.

Consumer Loans

We offer all the loan products you'd expect, and we make it easy. Our loan experts will design a loan program tailored to your individual needs.

Some benefits are:

- Simple application process
- Competitive rates
- Personal service and advice
- Automatic transfers from your checking or savings account

Mortgage Loans

If you have a mortgage with Best Hometown Bank, it will continue to be serviced with the current provider. All new mortgage loans will be serviced at First National Bank of Waterloo. You will be able to make your payments online as well as at the banking centers. Best of all, you will receive the same outstanding level of personalized customer service that has been the cornerstone of First National Bank of Waterloo.

- Free loan pre-qualifications
- Fixed-rate mortgages
- Adjustable rate mortgages
- Construction loans
- Home equity loans
- Apply online at fnbwaterloo.bank

NEW \$100 New Mortgage Refinance Bonus

Mortgage rates are still low. Our lenders have saved customers thousands of dollars with refinancing. Come in or call for an appointment to see how much money we can save you. *Mention this Welcome Guide to receive \$100.00 off your closing costs.*

Home Equity Line of Credit

Your home's equity is a powerful tool. When you need funds, put the muscle of your home to work for you.

- Pay for only what you use
- Easy access to funds
- Competitive rates and terms



For current rates, go to fnbwaterloo.bank/personal/current-rates/

PERSONAL BANKING

Debit & Credit Card Services

You will receive a FNB Debit Mastercard® in the mail before the conversion, which will replace your Best Hometown Bank debit card.

- New Cards:** Mailed to you week of June 15
- Start Date:** Your new card becomes active on Monday, June 29 at 8:00 AM
- Stop Date:** Your Best Hometown Bank debit card will no longer work after Monday, June 29 at 8:00 AM
- Activate:** You will receive instructions with your card on how to activate it
- Card #:** Your new card will have a new debit card number
- Limits:** Daily - \$500 withdrawals at ATMs; \$1,500 for purchases

Action Required

If you have recurring payments tied to your current debit card (such as utility bills, credit card payments, etc.), please provide the company with your new FNB Debit Mastercard® account number after June 29 and before your next payment is due.

Additional Benefits

NEW NEW ATMs at Collinsville and Maryville Banking Centers

We will have brand new ATMs installed at both banking centers before the conversion. You'll now be able to make free withdrawals, deposits, and balance inquiries at both of these locations and 18 others throughout Illinois.

ATM Surcharge-Free Network

When you activate your new FNB Debit Mastercard®, you will have surcharge-free access to more than 34,000 ATMs nationwide in the MoneyPass® network. This network will replace Best Hometown Bank's Allpoint network. Look for the MoneyPass® logo to determine if an ATM is in this network.



Card Valet

Through First National Bank of Waterloo's mobile banking, you can turn debit cards off and on, set transaction amount limits, location limits, merchant limits, and customize alerts.

NEW Instant Issue Cards

After conversion, anytime you need a new debit card, you can pick one up at any of our banking centers.

NEW FNB EZsave

We can round up debit card purchases to the nearest dollar amount, and transfer from your checking to your savings account each day. This is a free added option that helps you build your savings.

NEW Debit Card Rewards

NO PIN, you win! Earn 1 point for every \$2.00 spent when you run your card as a credit-based, non-PIN transaction. Redeem Points for merchandise, gift cards, travel, or even cash back!

Points expire after 3 years. To check or redeem points, visit fnbwaterloo.bank>Personal>FNB Debit Mastercard®

NEW Digital Wallets

Pay the easy way with Apple Pay, Google Pay, or Samsung Pay! Make payments in person, on the web, and in apps! Once you activate your new FNB Debit MasterCard®, register your card with your phone's mobile wallet. It's that easy!

Overdraft Advantage

For accounts in good standing, First National Bank of Waterloo will authorize and pay overdrafts for you. This service not only saves you the embarrassment of running short some months, but also protects against costly late payments as well as merchant fees for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

You will be charged a fee up to \$30 each time we pay an overdraft. There is a daily limit of five overdraft fees we will charge you for overdrawing your account.

If you would like the same coverage for debit card transactions, you can select to OPT IN with your debit card and we will pay overdrafts for debit card purchases. Please contact your local financial services representative at either location starting June 29th for more information.

Safe Deposit Boxes

You will still have the same safe deposit box and key. We send out billing notices at the beginning of the month that the bill is due. We do offer a discount if you sign up for auto transfer to pay your bill!

The new fee structure is listed here and will take effect on the first billing date in July.

Visa® Credit Cards

We offer a variety of personalized and flexible Visa® Credit Cards to meet your needs. Plus, you can make your payment at any banking center. Earn reward points with each transaction and use your points for statement credits, merchandise, gift cards or travel perks.

If you are current Best Hometown Bank credit card holder, we will be reaching out to you with more information on the options best suited for you with First National Bank of Waterloo.



Box Size	Charge
3 x 5 x 22	\$20
3 x 10 x 22	\$35
5 x 10 x 22	\$45
10 x 10 x 22	\$65

BUSINESS BANKING

Checking & Savings Accounts

If you have business accounts at Best Hometown Banks, we will convert your accounts as shown in the conversion table. Then, we will reach out to you after conversion to discuss which First National Bank of Waterloo options will serve you best.

- Start Date:** Monday, June 29 at 8:00 AM
- Account #:** Same as Best Hometown Bank
- Routing #:** Your new routing number will be 081017478
- Checks:** You can use your Best Hometown Bank checks until December 31, 2020

Direct Deposits

If you have funds direct deposited to your business checking or money market account, your deposit will be received and credited to your account as in the past.

Direct Debits

Any pre-authorized direct debit will continue to post to your account.

Debit Cards

You will receive your new debit card the week of June 15. See Business Banking Debit & Credit Card Services on page 25.

Checks

Your Best Hometown Bank checks will be good until December 31, 2020. Checks ordered after June 29, 2020 need to have our new routing number – 081017478.

Routing Number

After June 29, please use routing number – 081017478 – when setting up any new pre-authorized debits to your account. Please update the routing number with any companies you have given authorization to automatically credit or debit your account on a recurring basis.

Business Checking Accounts

FNB Small Business Checking

Simplicity, value, and convenience for newer or smaller businesses

- \$100 minimum to open
- No monthly charge with a \$500 daily minimum balance
- \$15 monthly charge if balance falls below daily minimum balance
- 300 items processed free per month; \$0.15 per each additional item over 300

FNB Business Checking

Flexibility and value for businesses with high transaction levels

- \$100 minimum to open
- \$0.15 per each item processed
- \$15 monthly charge
- Earn credit for the balance maintained to offset monthly charge
- Earnings credit based on average 30-day Treasury bill rate

BUSINESS CHECKING & SAVINGS CONVERSION TABLE

Best Hometown Bank	First National Bank of Waterloo
CHECKING	CHECKING
Commercial Checking	FNB Small Business Checking
Commercial Checking Plus	FNB Small Business Checking
SAVINGS	SAVINGS
Commercial Nest Egg Money Market	FNB Business Money Market

Business Checking Accounts (cont.)

FNB Business Check Plus

Business checking product that earns interest regardless of the balance

- \$100 minimum to open
- 50 items processed FREE per month, \$0.15 per each additional item over 50
- No monthly charge with \$2,000.00 daily minimum balance
- \$15 monthly charge if balance falls below daily minimum balance

FNB Non-Personal Checking Account

Designed for low-volume businesses

- \$100 minimum to open
- No minimum monthly balance
- 75 items processed FREE per month, \$0.15 per each additional item over 75

FNB Non-Personal Check Plus Account

Designed for Sole Proprietors, Not-for-profit, Estates, Organizations & Clubs

- \$100 minimum to open
- No monthly charge with \$1,000 daily minimum balance
- \$10 monthly fee if balance falls below minimum
- 75 items processed FREE per month, \$0.15 per each additional item over 75
- Earn interest regardless of account balance

Business Savings Accounts

FNB Business Money Market

Tiered interest rates make sure your balance goes up along with your rate of return

- \$1,000 minimum to open
- No monthly charge with \$2,500 daily minimum balance
- \$10 monthly charge if balance falls below daily minimum balance
- Competitive interest earned on all balances; higher rates paid on higher balances on a tiered basis
- Variable interest rate subject to change at any time
- \$0.03 per on-us item deposited
- \$0.07 per transit item deposited

FNB Non-Personal Savings

Watch your earnings grow

- \$50 minimum to open
- Competitive and variable rate of interest subject to change at any time
- Interest paid quarterly
- \$1 per withdrawal in excess of six monthly withdrawals per month
- \$3 monthly charge assessed on accounts with a daily minimum balance of less than \$50

BUSINESS BANKING

Business Solutions

You will have far more banking services available to you after this conversion. First National Bank of Waterloo is very supportive of small business, and we have the people, services, and technology to help your business manage money and transactions more efficiently.

NEW FNBusiness Link Cash Management

Online banking for your business needs including administrator controls, security, and access rights for additional users.

FNBillPay

15 bill pays per month free of charge and \$0.50 per transaction thereafter

Additional features available:

- Initiate wire transfers
- Same day ACH
- Initiate ACH transfers
 - Submit payroll
 - Direct debits
 - Tax payments

NEW Remote Deposit Capture

Scan and send your deposits electronically to the bank from your home or office for added convenience and greater processing efficiency. Available 24/7.

NEW Positive Pay

An automated fraud detection tool accessed via FNBusiness Link Cash Management that matches the account number, check number and dollar amount of each check presented for payment against a list of checks previously authorized and issued by your company. Designed to protect you against forged, altered, and counterfeit checks.

NEW Mobile Deposit

Once you're set up Mobile Business Banking, you can deposit your checks from anywhere with your phone.

Business Debit and Credit Cards

Please see Business Debit & Credit Card Services on page 25 for conversion information.

Merchant Services

Credit and debit card processing

- Point-of-sale terminal, touch-tone phone and wireless solutions for merchants on the go.
- Reduce your exposure to insufficient funds
- Receive monthly statements that summarize sales/returns from credit cards

NEW Sweep Arrangement

Any excess funds in your business checking account above a target amount can be automatically transferred into an investment account that earns higher interest.



BUSINESS BANKING

Business Loans

Your business loans and mortgages will stay the same – no change to rates or terms. Please continue to make your loan payments as in the past.

- Start Date:** None – there will be no changes to existing loans
- Account #:** Same as Best Hometown Bank
- Payments:** Continue paying as you have. If you set up automatic payments, they will continue after the conversion.

Commercial Real Estate Loans

Commercial real estate loans to purchase and refinance existing real estate are available to our business customers. You will be able to make your payments online as well as at the banking centers. Best of all, you will receive the same outstanding level of personalized customer service that has been the cornerstone of First National Bank of Waterloo.

We offer:

- Competitive rates and terms
- Local decision making
- Quick turnaround time

Construction Loans

First National Bank of Waterloo is here to develop your project into a reality. A First National Bank of Waterloo commercial construction loan will enable you to turn your dream into a reality.

Term Loans

- Purchase equipment, vehicles, etc.
- Fixed-rate terms available

For information and current rates, contact a Loan Officer at any banking center.

Line of Credit

A First National Bank of Waterloo business line of credit is an ideal way to take advantage of business opportunities as they arise and will provide you the cash on hand to make it happen. A commercial line of credit is also an ideal way to maximize cash flow, finance accounts receivable, fund the growth of your business, and address almost any other short-term working capital needs.

- Purchase seasonal inventory
- Meet short-term working capital needs (i.e., accounts receivable, payroll, etc.)

Agricultural Loans

- Operating lines of credit
- Equipment loans
- Land acquisitions

Small Business Administration

Small Business Administration (SBA) Participation loans are specially designed to give well-managed but under capitalized companies the long-term financing they need to boost their financial health.

BUSINESS BANKING

Debit & Credit Card Services

If you have a business debit card, you will receive a FNB Debit Mastercard® in the mail before the conversion, which will replace your Best Hometown Bank debit card.

- New Cards:** Mailed to you week of June 15
- Start Date:** Your new card becomes active on Monday, June 29 at 8:00 AM
- Stop Date:** Your Best Hometown Bank debit card will no longer work after Monday, June 20 at 8:00 AM
- Activate:** You will receive instructions with your card on how to activate it
- Account #:** Your new card will have a new debit card number
- Limits:** Daily - \$500 withdrawals at ATMs; \$1,500 for purchases

Action Required

If you have recurring payments tied to your current business debit card (such as utility bills, credit card payments, etc.), please provide them with your new business debit card account number.

Business Debit Card with Rewards

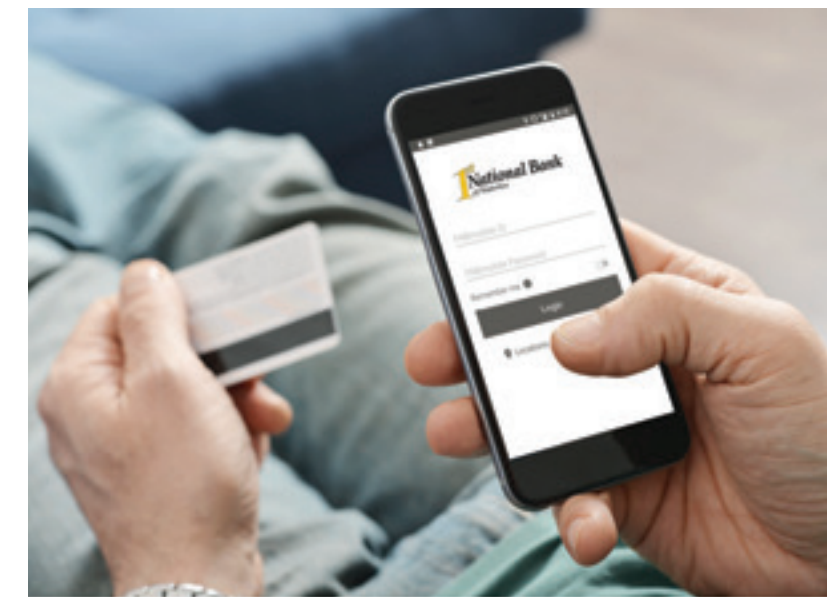
You are automatically enrolled in a FREE Rewards program where you earn Rewards with each signature transaction every time you use your card.

- Earn 1 point for every \$2.00 spent with your business debit card when you run your card as a credit-based, non-PIN transaction. Remember, No PIN, you win!
- No points are awarded for PIN transactions
- Rewards include gift cards, merchandise, travel or even cash back!
- Redeem your points at fnbwaterloo.bank> Business> FNB Business Debit Card
- Points expire after 3 years

VISA® Credit Cards

We offer a variety of personalized and flexible Visa Credit Cards to meet your needs.

- Visa Business Platinum Card
- Visa Business Cash Card
- Visa Business Real Rewards Card
- Visa Business Rewards Plus Card
- Visa Signature Business Company Card
- Visa Community Card



First National Bank of Waterloo Locations

Enjoy the convenience of more locations throughout Central and Southern Illinois.

FIRST NATIONAL BANK OF WATERLOO LOCATIONS		
Collinsville	Location	Phone
Collinsville Banking Center	100 East Clay Street	(618) 345-1121
Maryville		Phone
Maryville Banking Center	2110 North Center Street	(618) 344-9650
Waterloo	Location	Phone
Main Banking Center	228 South Main Street	(618) 939-6194
North Banking Center	744 North Market Street	(618) 939-6195
Walmart Banking Center	961 North Market Street	(618) 939-6196
Columbia	Location	Phone
Columbia Banking Center	1421 North Main Street	(618) 281-6194
Millstadt	Location	Phone
Millstadt Banking Center	645 East Washington Street	(618) 476-3334
O'Fallon	Location	Phone
O'Fallon Banking Center	104 Regency Park	(618) 632-1010
Schnucks Banking Center	907 East Highway 50	(618) 622-1833
Dupo	Location	Phone
Dupo Banking Center	107 North 2nd Street	(618) 601-1200
Smithton	Location	Phone
Smithton Banking Center	4053 State Route 159	(618) 504-2400
Effingham	Location	Phone
Effingham Banking Center	210 East Fayette Avenue	(217) 342-3200
Stewardson	Location	Phone
Stewardson Banking Center	110 East Main Street	(217) 682-3236



Service Hours (Collinsville and Maryville)

Lobby

8:30 a.m. - 4:30 p.m. Monday to Thursday
 8:30 am - 6:00 p.m. Friday
 8:30 a.m. - Noon Saturday

Drive-Up

7:30 a.m. - 5:00 p.m. Monday to Wednesday
 7:30 a.m. - 5:30 p.m. Thursday
 7:30 a.m. - 6:00 p.m. Friday
 7:30 a.m. - Noon Saturday

Holiday Hours

First National Bank of Waterloo will be closed on the following observed holidays:

- New Year's Day
- Dr. Martin Luther King, Jr. Day*
- President's Day*
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day*
- Veterans Day*
- Thanksgiving Day
- Christmas Day

**On these holidays our Walmart Banking Center and Schnucks Banking Center are open!*



FIRST NATIONAL BANK OF WATERLOO 24-HOUR ATM LOCATIONS

<i>New ATMs</i>	<i>Name</i>	<i>Address</i>
Collinsville	Collinsville Banking Center (Best Hometown Bank)	100 East Clay Street
Maryville	Maryville Banking Center (Best Hometown Bank)	2110 North Center Street
<i>Other Free ATMs</i>	<i>Name</i>	<i>Address</i>
Belleville	MotoMart* (inside ATM)	1920 Carlyle Avenue (by SWIC)
Columbia	Columbia Banking Center	1421 North Main Street
	Columbia Marketplace	1031 Valmeyer Road
	MotoMart*	286 Southwood Court
Effingham	Effingham Banking Center	210 East Fayette Avenue
Freeburg	MotoMart*	751 South State Street
Millstadt	Millstadt Banking Center	645 East Washington Street
	Millstadt Marketplace*	741 West Washington Street
O'Fallon	O'Fallon Banking Center*	104 Regency Park Drive
	Schnucks Banking Center*	907 East Highway 50
Red Bud	MotoMart*	900 South Main Street
Stewardson	Stewardson Banking Center	110 East Main Street
Valmeyer	Mike's Convenience Station*	522 South Meyer Avenue
Waterloo	Main Banking Center	228 South Main Street
	North Banking Center	744 North Market Street
	Walmart Banking Center	961 North Market Street
Dupo	Dupo Banking Center	107 North 2nd Street
Smithton	Smithton Banking Center	4053 State Route 159

*Cash dispense only

FIRST NATIONAL BANK OF WATERLOO SERVICE CHARGES

Account Balancing/Research	\$25/hr
Account Closed within 90 Days	\$25.00
Account Special Handling Request	\$30.00
ATM Non-Institution Convenience Fee	\$1.00
Business Account Chargeback	\$5.00
Debit Card Replacement	\$7.00
Dormant Account Fee	\$5.00
Garnishments/Levies	\$75.00
Foreign Check Collection	\$50.00
License Sticker	\$7.50
Non Sufficient Funds Fee	\$30.00
Overdraft Charge	\$30.00
Official Check/Cashiers Check	\$5.00
Overdraft Protection Transfer	\$10.00
Safe Deposit Box Late Fee	\$5.00
Statements	\$3.00
Stop Payments	\$30.00
Stop Payments - Online	\$18.00
Telephone Transfer	\$7.50
Wire Transfers:	
Incoming	\$15.00
Outgoing	\$20.00
International Incoming	\$25.00
International Outgoing	\$60.00
Foreign Currency	\$20.00
Same Day ACH	\$50.00
Temporary Checks	\$1 for each

Privacy Policy

Facts: What Does First National Bank Of Waterloo Do With Your Personal Information?

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 account balances
- Payment history and credit history
- Credit scores and account transactions

When you are no longer our customer, we continue to share your information as described in this notice.

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 National Bank of Waterloo chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:

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.

Does FIRST NATIONAL BANK OF WATERLOO share? YES

Can you limit this sharing? NO

FOR OUR MARKETING PURPOSES – To offer our products and services to you.

Does First National Bank of Waterloo share? YES

Can you limit this sharing? NO

FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES.

Does First National Bank of Waterloo share? YES

Can you limit this sharing? NO

FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES – Information about your transactions and experiences

Does First National Bank of Waterloo share? NO

Can you limit this sharing? We don't share

FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES – Information about your creditworthiness

Does First National Bank of Waterloo share? NO

Can you limit this sharing? We don't share

FOR OUR AFFILIATES' TO MARKET TO YOU

Does First National Bank of Waterloo share? NO

Can you limit this sharing? We don't share

FOR NON-AFFILIATES TO MARKET TO YOU

Does First National Bank of Waterloo share? NO

Can you limit this sharing? We don't share

Questions?

If you have any questions regarding this notice or the information shared by us, you may reach us in a manner that is convenient to you:

- Phone – (618) 939-6194 or Toll Free at (888) 231-3165
- Visit us online at www.fnbwaterloo.bank
- Email – fnb@fnbwaterloo.bank

Who We Are

Who is providing this notice?

First National Bank of Waterloo

What We Do

How does First National Bank of Waterloo protect my personal information?

To protect information 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 National Bank of Waterloo collect my personal information?

We collect your personal information, for example, when you:

- Open an account, make deposits or withdrawals from your account
- Pay your bills or apply for a loan
- Use your credit or debit card

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates:

Companies related by common ownership or control. They can be financial and non-financial companies.

- First National Bank of Waterloo does not share with our affiliates.

Nonaffiliates:

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- First National Bank of Waterloo does not share with nonaffiliates so they can market to you.

Joint marketing:

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include credit card companies and insurance companies.

Other Important Information

You can help protect your privacy by using caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the bank and asks for your account number or any other identifying or account-related information, you should beware.

First National Bank of Waterloo does not ask bank customers for personal information via email or phone. Anyone who receives an email or phone call that claims to be from First National Bank of Waterloo and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data and should not follow the instructions in the email or over the phone.



**WE LOOK FORWARD
TO GIVING YOU MANY
REASONS TO PROUDLY SAY:**

**“
That’s
MY
Bank!
”**

fnbwaterloo.bank

