

IMPORTANT INFORMATION ABOUT YOUR DEPOSIT ACCOUNT

- Prior to November 10, 2025, you should receive a starter set of checks. These checks will be imprinted with your name, address, and new Goodfield State Bank routing number. While the bank routing number is changing, your account number will remain the same. Upon receipt, please review for accuracy of personal information. Please contact Goodfield State Bank at 309-965-2221 if you have questions or have not received your starter checks.
- On November 8, 2025, please discard your Hickory Point Bank checks and start using your new Goodfield State Bank checks. We recommend shredding any unused Hickory Point Bank checks and deposit slips.
- If your Hickory Point Bank account includes Overdraft Privilege, please know that this service **will not** carry over to Goodfield State Bank. If an ATM or everyday debit card purchase will overdraw your account, the transaction will be declined.
- All automatic deposits and withdrawals will remain unchanged. You do not need to reach out to your employer or any merchants with updated bank information.
- A final statement from Hickory Point will be sent to you, in paper form, after November 7, 2025.
- Deposits presented after 4:00 pm CST, including at any of our branches or through the mobile app, will be posted on the following banking day. When determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.
- Automatic transfers are available in \$100.00 increments.
- Please visit goodfieldstatebank.com to view all our products and services.

IMPORTANT INFORMATION ABOUT YOUR DEBIT CARD

- Please see the enclosed flyer with information on how to pick up your new Goodfield State Bank debit card.
- Goodfield State Bank has a \$1,000 daily limit for Point of Sale/Purchases and a daily limit of \$500 for ATM withdrawals.
- Hickory Point debit cards will not be available for use after November 6, 2025. If you are expecting to make purchases or need cash during the weekend, please plan to get cash earlier in the week.
- If you suspect Fraud or have a lost/stolen debit card, please call Goodfield State Bank at 309-965-2221 during business hours.

IMPORTANT INFORMATION ABOUT YOUR LOAN

- Effective November 10, 2025, payments should be made to Goodfield State Bank. You will be able to make payments at any Goodfield State Bank location, including where you make payments now:
 - 510 Main St, Varna, IL 61375
 - 201 S Eureka St, Goodfield, IL 61742
 - 1805 S Main St, Eureka, IL 61530
 - 800 W Mt Vernon St, Metamora, IL 61548
 - 1403 W Front St, Roanoke, IL 61561
 - 2 St Clare Ct, Washington, IL 61571
- Goodfield State Bank accepts payments in person, by mail, via night drop, via automatic payment (ACH), or through in-bank transfer.
- If you currently utilize automatic payment (ACH) or in-bank transfer, you do NOT need to do anything. Our system will process your loan payment. If you are writing a check for your loan payment, please make it payable to Goodfield State Bank beginning November 10.
- The terms of your loan will not change, including things like interest rate, monthly payment amount, and maturity date.
- The people you are accustomed to speaking with in Varna regarding your loan will continue to assist you.
- If you have a mortgage loan, please see Mortgage Transfer Notice/Notice of Servicing Transfer provided elsewhere in this packet
- If your loan is reported to a Credit Reporting Agency, it will be reported at the end of October by Hickory Point and then will be reported at the end of November as transferred to Goodfield State Bank going forward.

IMPORTANT INFORMATION ABOUT DIGITAL BANKING

(Includes Online, Bill Pay and Mobile)

- You will automatically be able to enroll for online banking through www.goodfieldstatebank.com. As of November 7, 2025, you will no longer have access to online banking through Hickory Point Bank.
- If you are accustomed to receiving your monthly statements online, you will no longer have access to any statements generated prior to November 8, 2025. If you would like these statements, please download them to your computer or print for your records. Copies in the future may be obtained by contacting Hickory Point Bank.
- Please print and retain a list of your current Bill Pay vendors prior to Friday, November 7, 2025. Bill Pay will need to be reestablished on www.goodfieldstatebank.com.
- You can access your new online banking through www.goodfieldstatebank.com on **November 9, 2025**.
 - Click on “Online Banking” in the upper middle of the home page. This will direct you to the online banking login page.
 - When at the online banking login page, please click “Sign Up” and follow the registration instructions.
- If you have any questions regarding online banking or are having difficulties registering, please contact any Goodfield State Bank branch for assistance.
- Goodfield State Bank mobile app is available in both the Apple and Google Play stores. You may download this app any time. Your login information for the mobile app will be the same as the one used for online banking at www.goodfieldstatebank.com.

MORTGAGE TRANSFER NOTICE OF SERVICING TRANSFER

This is to notify you that Hickory Point Bank - Varna, whose mailing address is 510 Main St, Varna, IL, will be merged into Goodfield State Bank November 8, 2025. Due to this, your mortgage ownership will be transferred on that day. This may be recorded in the public records of the county where your residence is located.

The servicing of your mortgage loan is also being transferred, effective November 8, 2025. This means that after this date, a new servicer will be collecting your mortgage loan payments. Location for payments will remain the same. All mortgage terms will remain intact.

Hickory Point Bank is currently collecting your payments. Effective November 8, 2025, payments should be made payable to Goodfield State Bank, your new servicer. You will still be able to make your mortgage payments at 510 Main St, Varna, IL or at any other Goodfield State Bank location. Goodfield State Bank will collect your payments going forward and will start accepting payments received from you on November 10, 2025.

Please send all payments due on or after November 10, 2025, to Goodfield State Bank at any address listed below:

- 510 Main St, Varna, IL 61375
- 201 S Eureka St, Goodfield, IL 61742
- 1805 S Main St, Eureka, IL 61530
- 800 W Mt Vernon St, Metamora, IL 61548
- 1403 W Front St, Roanoke, IL 61561
- 2 St Clare Ct, Washington, IL 61571

Partial Payments:

Goodfield State Bank may accept payments that are less than the full amount due (partial payment(s)) and apply them to your loan. In some cases, if your payment is less than the full amount due, we may hold your partial payment(s) in a separate account until the full payment amount is received.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated as late, and a late fee may not be imposed on you.

If you have any questions for either your present servicer, Hickory Point Bank, or your new servicer, Goodfield State Bank, about your mortgage loan or this transfer, please contact Hickory Point Bank at 309-463-2037 or Goodfield State Bank at 309-965-2221.