Dear Valued Customer,

In a few weeks, Hickory Point Bank, in Varna, Illinois will become Goodfield State Bank. Your deposit and loan accounts will automatically become accounts at Goodfield State Bank on Saturday, November 8, 2025.

Goodfield State Bank brings a long-standing tradition of personal, local service and convenient financial services to our customers. Beginning November 10, 2025, you will conduct your banking business at our Varna, IL Goodfield State Bank branch. Additionally, you will also experience increased banking locations at our other branches in Goodfield, Eureka, Metamora, Roanoke, and Washington!

Before this can happen, there are several things that you will need to know. This packet is full of information that will apply to each of you in some way, although there could be pages included that do not apply to you because you may not have a deposit account, a loan, or do not use a debit card or online banking. Enclosed with this letter you will find the following:

- **Important Information About Your Deposit Account and Debit Card** – Please pay special attention to see how each Hickory Point account is converting to a Goodfield State Bank account. Please visit www.goodfieldstatebank.com/varna for complete Terms and Conditions. Or to request a copy, contact Goodfield State Bank at 309-965-2221.
- **Important Information About Your Loan** - This will answer some questions you may have about your current loan with Hickory Point Bank.
- **Important Information About Digital Banking** - This gives you everything you need to know about logging into online banking, using BillPay and downloading the Goodfield State Bank mobile app beginning November 10.
- **Mortgage Transfer Notice/Notice of Servicing Transfer** - This is a required document we must provide to mortgage borrowers.

We also understand that a transition such as this can be difficult. To assist in your transition to your new Goodfield State Bank account, we are happy to share that all service charges will be waived until March 31, 2026.

On Saturday, November 8th Hickory Point Bank, Varna will be closed in preparation for opening on Monday, November 10th as Goodfield State Bank. While there may be some minor changes, business hours and staff in Varna will remain the same. If you need clarification or have additional questions, please feel free to reach out to Hickory Point Bank - Varna at 309-463-2037 or Goodfield State Bank at 309-965-2221. Please visit www.goodfieldstatebank.com/varna for additional information.

Sincerely,

Goodfield State Bank

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.

Quick Guide to Your NEW Goodfield State Bank Account

If you have one of the following Hickory Point accounts, your Goodfield State Bank account will be the following:

Consumer Classic Checking (Including Direct Deposit & Student)	→	**Regular Checking**
Consumer Ambassador Club (Including Direct Deposit & Interest Bearing)	→	**Interest Checking**
Consumer Classic Plus (Including Direct Deposit & Interest Bearing)	→	**Interest Checking**
Basic Business	→	**Business Checking**
Consumer HSA/Family	→	**Health Savings Account**
Consumer Ultimate Money Market/Peoria Select Money Market/Premium Money Market/ Commercial Money Market	→	**Money Market Investment Account**
Consumer Savings & Business Savings	→	**Regular Savings**

FDIC Insurance
Coverage by the Federal Deposit Insurance Corporation will remain in effect for your funds on deposit as per current Federal guidelines. Presently, each depositor is insured to at least $250,000, an amount that may be higher based on multiple account ownership categories. You can determine and verify your FDIC coverage by using the FDIC's helpful online tool: http://www.fdic.gov/deposit/deposits.

If, as a result of the transaction, you will have funds on deposit at Goodfield State Bank in excess of $250,000, you should pay particular attention to this paragraph. In accordance with the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR CHECKING

Minimum balance to open the account - You must deposit $50.00 to open this account
Minimum balance to avoid imposition of fees - A service charge of $4.00 will be imposed every statement cycle if the balance in the account falls below $1,000.00 any day of the cycle. Check images are supplied on account statement.

INTEREST CHECKING

Rate Information - Your interest rate and annual percentage yield may change.
Frequency of rate changes - We may change the interest rate on your account at any time.
Determination of rate - At our discretion, we may change the interest rate on your account.
Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be credited to your account every month.
Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest
Minimum balance to open the account - You must deposit $50.00 to open this account
Annual Percentage Yield – You must maintain a balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.
Minimum balance to avoid imposition of fees - A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $1,000.00 any day of the cycle.
Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

BUSINESS CHECKING

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest

Minimum balance to open the account - You must deposit $50.00 to open this account

Minimum balance to avoid imposition of fees - A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $1000.00 any day of the cycle.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Annual Percentage Yield – No minimum balance is required in the account each day to obtain the disclosed annual percentage yield.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day you deposit noncash items (for example, checks).

HEALTH SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will not be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Annual Percentage Yield – No minimum balance is required in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to open the account - You must deposit $50.00 to open this account

Transactions are limited to IRA HSA limits.

Fees - $25 fee to open a Health Savings Account. $25 Annual Fee assessed on anniversary of account opening.

CERTIFICATES OF DEPOSIT

Your Certificate of Deposit will transition to the same terms and rate you are currently earning, until maturity and then it will be renewed with Goodfield State Bank

Flexible terms from 91 days to 60 months.
Guaranteed interest rate for the term.
Automatic renewal at maturity, unless stated otherwise in your initial disclosure.
Minimum deposit depending on term and Penalty for early withdrawal.

MONEY MARKET INVESTMENT ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum balance to open the account - You must deposit $2500.00 to open this account

Minimum balance to avoid imposition of fees - A service charge of $7.00 will be imposed every statement cycle if the balance in the account falls below $1500.00 any day of the cycle.

Annual Percentage Yield – You must maintain a balance of $2500.00 in the account each day to obtain the disclosed annual percentage yield.

Transaction Limitations - During any month you may not make more than 6 withdrawals or transfers. A $15 service charge will be assessed to each transaction over the allowable 6 per month

REGULAR SAVINGS

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded per statement cycle. Interest will be paid quarterly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum balance to open the account - You must deposit $100.00 to open this account

Minimum balance to avoid imposition of fees - A service charge of $1.00 will be imposed monthly if the balance in the account falls below $100.00 any day of the cycle.

Annual Percentage Yield – You must maintain an average balance of $100.00 in the account each day to obtain the disclosed annual percentage yield.

Transaction Limitations - During any month you may not make more than 6 withdrawals or transfers.

Fee Schedule

Effective 01/15/2025

ACH (one time)	$10.00
Amortization Schedule	$15.00
Auction Commitment Letter	$15.00
Cash Advance (customers only)	$10.00
Cashier's Check (customers only)	$ 2.00
Daily Negative Balance Fee ***	$ 5.00
Debit Card Replacement	$10.00
2nd Replacement within 12 months	$25.00
Dormant Account (annual) **	$ 5.00
Fax Service (non-customer)	$ 1.00
Garnishments/Levies (received/remitted)	$25.00
Christmas Club Early Withdraw Fee	$10.00
Health Savings account (HSA) Setup & Annual Fee	$25.00
Letter of Credit	$ 5.00
Notary (non-customers)	$ 5.00
Overdraft Protection Fee	$ 3.00
Overdraft Item Fee (applies to checking, savings & money markets) *	$30.00 (paid/returned item fee)
Photocopies (non-customers)	$ .25
Returned Deposit Item	$10.00
Roll of Coin (Non-Customers)	
Pennies	$ .10
Quarters, Nickels, Dimes	$ .25
Safe Deposit Box:	
• X-Small 5W X 3H	$25.00
• Small 10W X 3H	$35.00
• Medium 10W X 5.5H	$45.00
• Large 10W X 10H	$70.00
• Lost Key	$10.00
• Drilling Fee	$150.00 minimum
Special Statements	$5.00
Statement Balancing and/or Research Reconciliation	$25.00 per hour
Stop Payment (Check or ACH)	$25.00
Temporary Counter Check	$ 1.00 per page
Wire Transfer	
• Incoming	$10.00
• Outgoing	$30.00
• International Outgoing	$50.00

*An overdraft paid or returned item may be created by checks, in person withdrawals, telephone transfers, ATM withdrawals, debit card transactions or other electronic debits for consumer accounts only. A separate charge may apply to commercial checking accounts.

** Checking, Money Market become dormant after 1 year of inactivity, Savings after 2 years. After 3 years of inactivity Financial Institutions are required to remit the funds remaining in the account to the State's Unclaimed Property Division for safekeeping until they can be claimed. All accounts should be actively used.

*** A Daily Negative Balance fee may be charged for accounts that remain in a negative balance for 5 full business days (Monday-Friday). After the 5th day the account is subject to the Daily Negative Balance Fee for a maximum of 21 days. The Daily Negative Balance Fee will not be charged in the event leading to the overdraft is caused by another bank charged service fee.