



First Merchants.
Helping you prosper



First Merchants Important Information Guide

Helping you prepare for your upcoming transition to First Merchants.

In mid-May, First Savings Bank systems and select locations will transition to First Merchants Bank systems and services. This guide highlights what’s changing, what’s staying the same, and the actions to take before and after conversion.

Date	What Happens
Wednesday, May 13	Banking Center Consolidations – Elizabeth & English
Thursday, May 14	Conversion activities begin; some services go offline
Friday, May 15	Conversion activities continue; First Savings Bank banking centers close early and Customer Service closes at normal time
Sat–Sun, May 16–17	First Savings Bank banking centers & Customer Service closed
Monday, May 18	First Savings Bank is now First Merchants <i>NEW</i> <i>Floyds Knobs Banking Center Now Open</i>
Monday, May 25	Memorial Day holiday
By July 14	Final day to redeem FSB Debit Card Rewards

Need help?

Visit a local banking center

Call Customer Service: 1.800.205.3464

[FirstMerchants.com/First-Savings-Bank](https://www.FirstMerchants.com/First-Savings-Bank)

› What You Need to Do



To Do List:

- ✓ Review the timeline and checklist for system disruptions
- ✓ Save or print statements and download transaction history you wish to retain
- ✓ Watch for a login email from First Merchants
- ✓ Activate your new debit cards on May 18
- ✓ Add us to your contacts

Timeline & Checklist:

Before Thursday,
May 14

Bill Pay Disabled – 9 PM ET

- Record Bill Pay reminders, payee notes, or payment memo details
- Business clients should make note of all Bill Pay users and scheduled payment details.
- Complete urgent bill pay activity before 9 PM ET

Before Friday,
May 15

Complete your banking services by the normal cutoff:

Check Positive Pay - 10 AM ET

Foreign Exchange Wire - 2 PM ET

ACH Positive Pay - 4 PM ET

ACH & Domestic Wires - 4 PM ET

Banking Centers close - 4 PM ET

Mobile Deposit - 4:30 PM ET

Personal Online Banking disabled - 6 PM ET

Customer Service closes - 6 PM

*Small Business & Treasury Online
Banking Disabled - 6 PM ET*

- Save or print statements needed for records
- Download any transaction history you wish to retain externally
- Complete time sensitive payments before scheduled cutoffs
- Make note of account nicknames

Saturday–Sunday,
May 16–17

*First Savings Bank banking centers and
Customer Service are closed*

*First Savings debit cards continue to work
for purchases and ATM withdrawals*

Timeline & Checklist: (Continued)

Starting Monday,
May 18

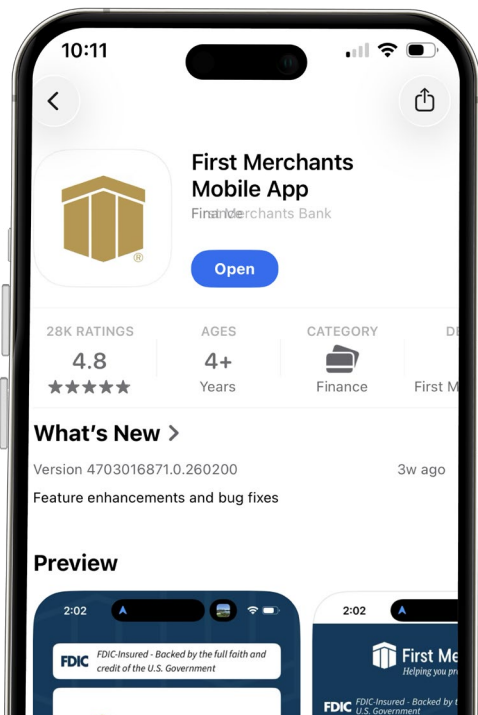
- Enroll in First Merchants Zelle™ - For personal use only
- After 8AM ET; activate your First Merchants debit cards
 - Securely destroy your FSB debit cards
 - Update your debit card number in places where you've stored it, like Amazon and subscriptions.

Treasury Clients:

- Add Additional Bill Pay users (Admin only)
- Review payment schedules and templates

After
conversion

- Explore new tools and services available at First Merchants. View on pages 13-14.





Download the
First Merchants App

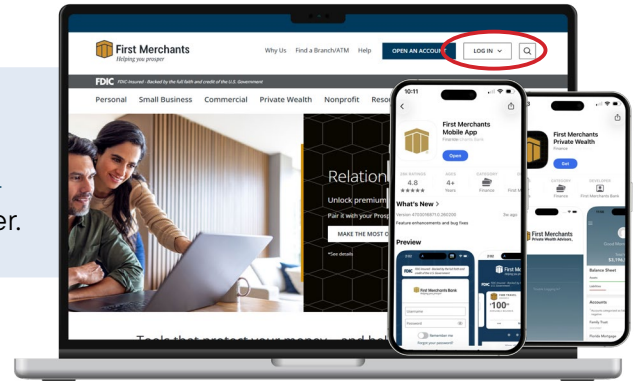




Your Everyday Banking Transition

Mobile & Online Banking access and first-time login

Beginning **Monday, May 18**, access First Merchants Online Banking at firstmerchants.com using the Login dropdown in the upper right corner.



Email Instructions:

You should expect to receive email instructions for logging in. Add the sending address noreply@email.firstmerchants.com to your safe sender list to avoid missing this message. Check your spam inbox if you don't see the email by Monday, May 18 at 8 AMET.

1

Download the First Merchants Bank App

"FMB Banking" or visit firstmerchants.com and sign in using the Login "Personal Online" or "Business Online Banking" dropdown in the upper right corner.

2

Login Instructions

Use your existing First Savings Bank login credentials unless instructed otherwise in your email.

3

Password Update

You will be prompted to change your password upon your first login.



Security verification (phone call or text)

Check your Important Information Guide that was mailed to you or your email for log in instructions.



Troubleshooting (quick help)

- **Didn't receive your login email?** Check spam/junk folders. If you still can't find it, call Customer Service at 1.800.205.3464 to confirm your email address.
- **Locked out?** Personal users can use Account Recovery from the login page; business users may contact their Admin or Customer Service.
- **Verification issues?** Only phone numbers on file can be used. Call Customer Service if a valid number is missing or incorrect.

Your Everyday Banking transition (Continued)

Bill Pay & eBills

- Bill Pay transition: Payees and scheduled payments will transition and process as scheduled.
- **Important:** Payment reminders, payment memos, and payee notes will not transfer—record these before the cutoff on ⚠️ **May 14 at 9 PM ET.**
- Small Business & Treasury Clients Only: Make note of all Bill Pay users and scheduled payment details. Only one Admin transfers and they must set up all other users.

Your new Mobile & Online Banking experience

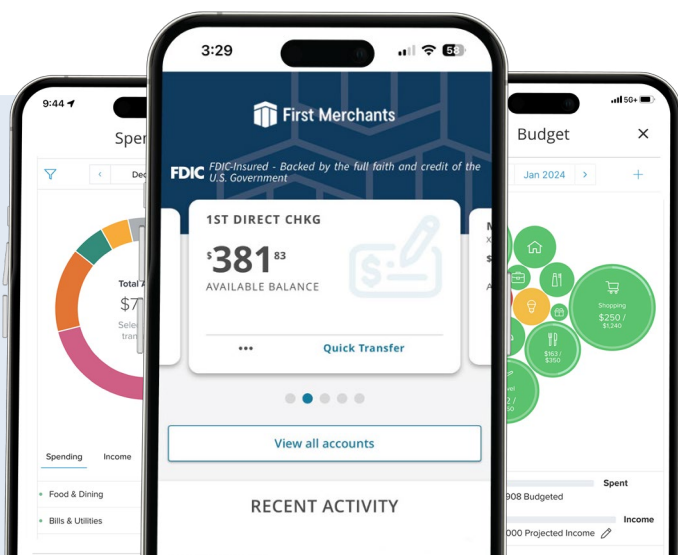
Your everyday banking is easy with First Merchants. We provide top-notch security and powerful insights to help you manage your money wherever you are.

Use the FMB Banking app to check balances, transfer funds, pay bills, find locations/ATMs, and deposit checks using Mobile Deposit.

The Mobile App gives businesses the power to approve Positive Pay exceptions, payments and much more.

A few notes:

- Transaction history through **May 15** and eStatements may not be available.
- Card controls and alerts may need to be re-established after you login.
- Enroll in First Merchants Zelle™ - For personal use only.



Banking on the Go

Use the app to check balances, transfer funds, pay bills, find locations/ATMs, and deposit checks using Mobile Deposit.

The Mobile App helps businesses:

- Approve Positive Pay exceptions
- Approve payments

Your Everyday Banking transition (Continued)

eStatements

- If you were enrolled in eStatements at First Savings Bank, you will automatically be enrolled at First Merchants.

ACH, Remote Deposit Capture, Wires, & Positive Pay

Managing your business finances goes beyond tracking payables and receivables. Our Treasury Management cash flow solutions and fraud tools can help you optimize payments and strengthen your financial controls.

ACH

ACH transactions must be complete by **Friday, May 15 at 4 PM ET**.

You may begin conducting ACH transactions again after 8 AM ET Monday, May 18. Your templates and users will migrate and be accessible at that time.

Remote Deposit Capture

Beginning **May 1**, Remote Deposit Capture is through First Merchants. There is no impact to Remote Deposit Capture over the integration weekend (**5/15-5/18**).

Wire Transfers

On **Friday, May 15**, Foreign Exchange Wires are disabled at **2 PM ET** and Domestic/International Wires are disabled at **4 PM ET**. Your wire templates will migrate and be accessible after **Monday, May 18 at 8 AM**

U.S. Routing Number: 074900657

SWIFT code (international): FMECUS33

› Cards & Mobile Wallet

Debit Cards (Personal & Business)

New First Merchants debit cards were mailed the week of **April 27**. Continue using your First Savings Bank debit card through **Sunday, May 17**.

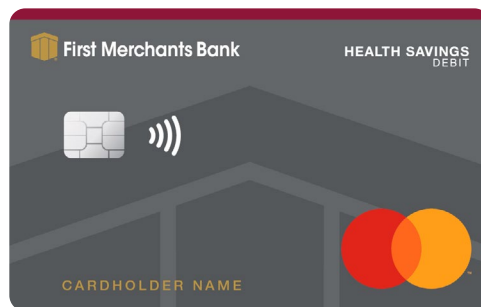
- ⚠️ Beginning **Monday, May 18**, activate your new First Merchants debit card using the instructions included with your card.
- After you activate your new card, cut up your First Savings Bank debit card.
- Update recurring or preauthorized payments that use your old debit card number such as
 - a gym membership or online service, you will need to contact the merchant and give them your new First Merchants Debit Card number after you activate your card.

Debit & ATM Cards

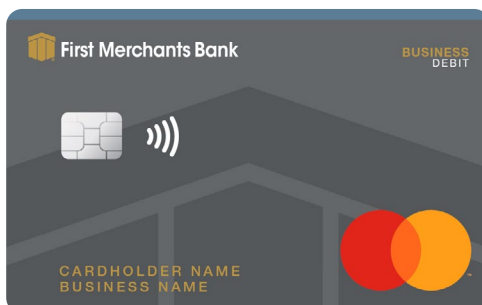
Personal debit



HSA cards



Business debit



ATM cards



Cards & Mobile Wallet (Continued)

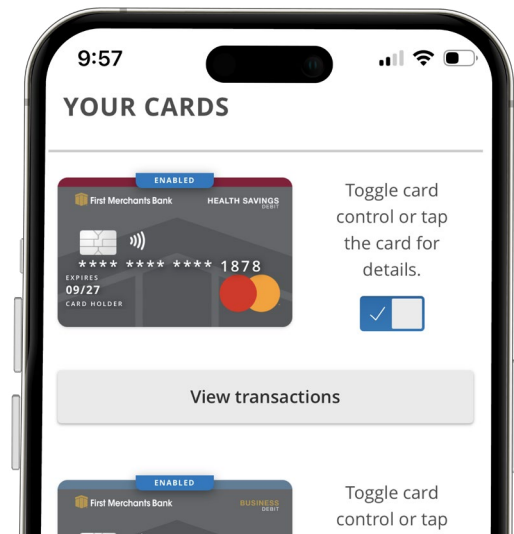
Debit Card Rewards

If you participate in Debit Card Rewards, the program ends on **May 14, 2026**. Reward points continue to accrue until then, but must be redeemed by **July 14, 2026**; any unused points will expire and cannot be redeemed after that date.

Visit scorecardrewards.com for more information.

Debit card controls & mobile wallet

- Debit card controls are available in the First Merchants mobile app (turn card on/off, manage limits, and more).
- If you have card controls at First Savings Bank, you will need to reestablish card controls with First Merchants beginning **May 18**.
- **Mobile Wallet:** Add your First Merchants debit card to Apple Pay, or Samsung Pay after activation.



Tip to simplify recurring payments: If available, CardSwap can help update participating merchants with your new card information in one place. Learn more about CardSwap.

firstmerchants.com/personal/mobile-and-online-banking/card-swap

ATM access



With your First Merchants personal and ATM card, you will have access to the MoneyPass network (40,000+ ATMs nationwide) and to First Merchants ATMs at no charge.

Visit firstmerchants.com/locations to find ATMs and banking centers.



40k+ ATMs moneypass.com

Accounts & Loans

Checking accounts


- Your account number will remain the same unless you were notified otherwise.
- You may continue using your current supply of First Savings Bank checks.
- After May 18, you may order checks with the First Merchants routing number.



First Merchants Routing Number: 074900657

- If you have automatic deposits or withdrawals using your account and routing numbers, no action is required.

Overdrafts

1. We pay overdrafts at our discretion, and do not guarantee that we will always authorize and pay any type of transaction. If you have Overdraft Protection or other sweeps, they will migrate to First Merchants.
2. Learn more about  Overdraft Helper™.
3. A final First Savings Bank statement will be mailed and includes transactions and interest paid through **May 17**.

Fees: Effective **May 18**, First Merchants general fees apply. A fee schedule was shared in prior mailings and is available on firstmerchants.com.

Overdraft Helper™

We are here to help you understand how overdrafts work and what options you have to avoid them.

We get it. Accidents happen. That purchase you made was a little more than you had in your checking account and it resulted in an overdraft – something that happens when you spend or withdraw more than you have in your account, and the transaction still goes through.



firstmerchants.com/personal/banking/overdraft-protection

Accounts & Loans (Continued)

Savings, CDs, IRAs & Health Savings Accounts (HSA)


Health Savings Accounts: First Merchants Bank will be your new HSA custodian. Your HSA will continue to work as it does today.

CDs & IRAs:

Your rates and terms will not change through maturity. If your CD renews automatically, you will receive a pre-renewal notice prior to maturity. Periodic statements are not provided for CDs. You may request a combined statement with your First Merchants checking or savings account by calling Customer Service or visiting a banking center.

Personal and Mortgage Loans

Personal Loans

 Beginning **Monday, May 18**, you can make loan payments through Online/ Mobile Banking, in person at any First Merchants banking center, or by mail (P.O. Box 7011, Muncie, IN 47308-7011).

Mortgage Loans

Should follow the instructions previously mailed regarding payments through our sub-servicing partner, Dovenmuehle Mortgage Inc. (DMI). If you did not receive those instructions, call 855.745.4338.

Accounts & Loans (Continued)

Safe Deposit Boxes

There is nothing you need to do unless you received specific instructions.

Effective at your next renewal, here is your new pricing:

Size	Annual Cost
3x5 Box	\$22.00
5x5 Box	\$32.00
3x10 Box	\$42.00
5x10 Box	\$55.00
7x10 Box	\$65.00
10x10 Box	\$77.00
6x10 Box	\$65.00
9x10 Box	\$65.00
2x5 Box	\$18.00
15x15 Box	\$75.00

Helpful Tools & Features



Appointment Scheduler

Scheduling an appointment is the best way to meet with a First Merchants banking center representative to discuss your banking needs. Schedule online for in-person meetings so your banker is prepared and ready to help.



firstmerchants.com/schedule-an-appointment



Early Pay

Get paid up to two days sooner with Early Pay*. Set up direct deposit in a qualifying First Merchants account, and if the payment is eligible, you'll get paid early.



Online account opening

Open eligible accounts online. Visit firstmerchants.com for details.



Keep Safe As You Transition to First Merchants:

Learn to Spot a Bank Impersonation Scam



firstmerchants.com/why-us/news/news-detail/2025/01/09/learn-to-spot-a-bank-impersonation-scam

Helpful Tools & Features (Continued)



Security Center

How to help through transition, common scams/schemes.



firstmerchants.com/help/security-center



Budgeting & credit tools

- Personal Finance Management (PFM) / budgeting tools help track spending, provide financial insights, create budgets, and view reporting in one place.
- SavvyMoney® credit score tools help you monitor and improve your credit profile.



Round Ups Savings

Round Ups help you grow your personal savings or support a cause you care about. Each time you make a debit card purchase, we round it up to the nearest dollar. The difference is deposited into your savings account—or donated to a charity of your choice.



Expanded Daily Amounts

Zelle™ - At First Merchants, you may send up to \$1,500 per transaction, and no more than \$1,500 per day. There is a \$20,000 per month maximum. There is no limit to the amount of money you can receive. Zelle™ is for personal use only.

Mobile Deposit - Your daily submission limit is \$10,000 in total with a 30 day limit of \$40,000 for personal deposits and \$100,000 for business deposits.

External Transfers - Your daily limit for external transfers is \$5,000.

Additional Information

Communication, alerts & texting short codes

To reduce the chance of missing important updates:

- Add First Merchants email communications to your safe sender list.



How do I do that?

Email - add as safe sender in your email system

Text - add as contact

- Text short codes may be used for alerts, secure access codes, fraud notifications, and informational messages. A complete list can be found here:



firstmerchants.com/help/security-center/mobile-texting-safety

We're here to help

Online: firstmerchants.com

Locations & ATMs: firstmerchants.com/locations

Customer Service: 1.800.205.3464



Resources for you:

firstmerchants.com/First-Savings-Bank



Eric Howard

Market President, Jeffersonville



Jeremy Milner

Senior Market Leader, Jeffersonville



For more information regarding our products and services, please contact us. Find a location and business hours near you at firstmerchants.com/locations. Customer service is available at 1.800.205.3464 or via our online chat at firstmerchants.com.

*Terms and conditions apply. Early Pay is a free service that First Merchants Bank offers at its discretion. We can't guarantee you'll always get your paycheck early—it depends on how and when your employer sends us your direct deposit. Not all employers send deposits early or label them in a way that qualifies for Early Pay. If your deposit doesn't meet the criteria, it will arrive on your regular payday. Fees and limits are current as of April 22, 2026 and are subject to change.