



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