

FSB & PGSB Merger/Rebrand

CUSTOMER Q&A

COMPANY BACKGROUND MERGER

Q: Why have Forreston State Bank and Poplar Grove State Bank merged?

A: We are excited to announce that Forreston State Bank and Poplar Grove State Bank will become Solutions Bank!

As a community bank, we want to inspire and implement solutions that allow our customers to focus less on banking transactions and more on what matters most to them. This partnership will allow us to offer more big bank solutions but keep the small bank relationships that we value so much.

We have always been focused on providing the best banking experience possible. Combining these banks into one allows us to offer customers expanded products, services, and staff.

Why a name change? With this merge, we are combining two great brands. We want our name to reflect the importance of both brands and the communities we serve.

Q: What should I know about Forreston State Bank?

A: Forreston State Bank is a premier locally-owned financial institution that has proudly served communities in Northern Illinois since 1887. FSB is owned by High Point Financial Services, Inc. In 1998, High Point Financial Services, Inc. purchased Kent Bank with locations in Kent and Freeport, Illinois. In November 2014, Forreston State Bank and Kent Bank merged.

Q: What should I know about Poplar Grove State Bank?

A: Poplar Grove State Bank was founded in 1946 by a local group of citizens. PGSB has two locations in Poplar Grove, Illinois. In 2019, High Point Financial Services, Inc. purchased Poplar Grove State Bank.

Q: What date will Forreston State Bank become Solutions Bank?

A: The process will begin on Friday September 18th after close of business and will be complete on Monday September 21st, 2020.

Q: Who will manage Solutions Bank?

A: Same management that exists today.

Q: What will happen to Poplar Grove State Bank and Forreston State Bank employees?

A: You will see the same staff that serves you today AND the opportunity to expand relationships with Forreston State Bank by using all the banking centers; Forreston, Freeport, Kent and Poplar Grove

Q: Will my branch hours remain the same?

A: Yes. All branch hours will remain the same.

Q: Will our cutoff times remain the same?

A: Yes. All offices will remain the same.

Q: Will we continue to participate and contribute to community activities, events and charities?

A: Of course. Community outreach is a great way for our staff and company to support the communities we serve. It is a big part of community banks and an even bigger part of our culture.

WEBSITE, ONLINE BANKING/ONLINE PRODUCTS

Q: When the names change to Solutions Bank, will the current website and web address change as well?

A: We are working on a new website. However, it will not be ready to launch by merger in September. We will be making changes to the FSB website to use until the new site is ready to be launched. Our current websites www.fsbil.com and www.poplargrovestatebank.com will have a redirect to our new website to assist all customers to get to our new website. You can expect a new website Winter of 20-21.

Q: What will the new web address be?

A: solutions.bank

Our current websites www.fsbil.com and www.poplargrovestatebank.com will have a redirect to our new website to assist all customers to get to our new website. You can expect a new website Winter of 20-21.

Q: How do I access Online Banking?

A: Go to www.fsbil.com to access online banking as normal. Our new website can also be used to access if you prefer to go directly to the new website on September 21st. www.solutions.bank

Q: Will customers need to download a new mobile banking app?

A: Forreston State Bank customers will not. The icon image on your app will change, but you can continue to use the same app.

Q: Will there be any downtime with Online and Mobile banking before the merge?

A: Bill Pay will be down from 6:00 pm Friday, September 18 until mid-afternoon on Saturday.

CHECKING ACCOUNTS

Q: Do I need to order new checks?

A: No. You may continue to use your current checks. When you are ready to order new checks, we will assist you to reorder with the new bank name and logo.

Q: Will my account statements look different?

A: Yes, we have a fresh new brand that you will begin seeing when we merge on September 21st.

Q: Will my account number(s) change?

A: No. Unless you were notified previously, your account number(s) will not change.

Q: Will Forreston State Bank's routing number change?

A: No, no changes will be made to Forreston State Bank's routing number.

Q: Will my statement cycle change?

A: No, not at this time. If we make a change, we will notify you in advance.

Q: Will I need to notify anyone about my automatic payments or direct deposits?

A: Any direct deposits currently being credited to your account, or automatic payments deducted from your account, will continue at this time without interruption.

Q: Can I still use my Forreston State Bank debit card?

A: Yes, your card will continue to work as normal even after September 21st. We will rebrand your card at the time of your next reissue with our new name and logo.

ATM LOCATIONS

Q: Where can I access an ATM free of charge?

A: You can access an ATM free of charge at

- **Poplar Grove office** 109 N. State St; Poplar Grove IL 61065
- **Poplar Grove office** 13565 Route 76; Poplar Grove IL 61065
- **Inside ATM:** J&D Countryside Marathon 13615 Route 76; Poplar Grove, IL 61065
- **Candlewick Lake 13400** Route 76; Poplar Grove, IL 61065
- **Inside ATM:** Recreational Center
- **Inside ATM:** Savanna Oaks Golf Course Clubhouse
- **Inside ATM:** Community Building Complex 111 West First Street; Belvidere, IL 61008
- **Inside ATM: Grand River Hall** 101 S. Liberty St; Freeport IL 61032
- **Inside ATM: Aquin High School** 1419 S Galena Ave; Freeport IL 61032
- **Forreston office** 200 Main St; Forreston IL 61030
- **Freeport office** 996 W. Fairview Rd. Freeport IL 61032
- **Kent office Inside ATM with 24/7 Access:** 717 N Kent Rd.; Kent IL 61044