



P.O. Box 537
Durand, IL 61024
815.248.2101
Toll Free 888.722.2101
www.durandstatebank.com

Dear Durand State Bank Customer:

I am excited to share some news with our valued customers! For the last sixty-five years, Durand State Bank has served you with the utmost pride and exceptional service. As a strong community bank, we continue to explore ways to inspire and implement products and solutions that matters most to you. On July 30, 2021, with the approval of our board of directors, shareholders and regulators, we joined forces with Solutions Bank (formerly known as Forreton State Bank) under the holding company, High Point Financial Services, Inc.

I am truly confident this partnership will be beneficial for our Durand State Bank customers and communities. Just like Durand State Bank, Solutions Bank is a strong local community bank. Solutions Bank has served northern Illinois communities since 1887. Both organizations share the similar values and principles, care for our employees and are focused on our communities. We both are committed to providing our customers with the best banking experience through our expertise in personal, business and agriculture banking. The combination of our organizations will offer our customers enhanced products and services. You will continue to receive the best customer service from talented local staff. You will continue to see strong commitments to our communities. You will have greater convenience with access to banking locations in Durand, Lake Summerset, Freeport, Kent, Forreton and two locations in Poplar Grove.

It is business as usual until the end of January 2022, at which time we will combine the two local community banks into Solutions Bank. More information will follow leading up to this change. We invite you to learn more about Solutions Bank at www.Solutions.bank.

Durand State Bank, its board of directors and staff, express their sincere gratitude to each of our customers. We truly appreciate your business and loyalty over the years. We look forward to continuing our valued relationships, and the ability to offer you more banking solutions with our new partnership!

To assist with immediate questions and concerns, a list of frequently asked questions with answers is attached to this letter. Please visit your Durand State Bank location or contact us at 815-248-2101 with any questions or inquiries.

Sincerely,

A handwritten signature in cursive script that reads "Kathy A. Sutherland".

Kathy A. Sutherland
President and CEO
Durand State Bank

'Growing with the Community'



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Durand State Bank & Solutions Bank Merger Customer Q&A

Q: Why have Solutions Bank and Durand State Bank merged?

A: Combining the banks into one allows us to serve our customers and communities even better. This combination better aligns our resources, enhances our financial strength, and expands our product offerings and technological solutions.

Q: What should I know about Solutions Bank?

A: Forreston State Bank was founded in 1887 in Forreston, Illinois. In 1998, its holding company, High Point Financial Services, purchased Kent Bank, which had served its local area since 1923, with offices in Kent and Freeport, Illinois.

In 2014, Kent Bank and Forreston State Bank merged to become one entity using the Forreston State Bank name.

In December 2019, High Point Financial purchased Poplar Grove State Bank. Founded in 1946, PGSB had two locations in Poplar Grove. By September 2020, the merger was complete and the new combined bank, now with five locations, was named Solutions Bank.

They are focused on providing the best banking experience possible. Combining these banks into one will allow us to offer customers expanded products, services, and staff.

Q: What should I know about Durand State Bank?

A: Durand State Bank was founded in 1957. Durand State Bank has two locations in Durand and Lake Summerset. On July 30, 2021, High Point Financial Services, Inc. purchased Durand State Bank.

Q: What date will we merge and change names to Solutions Bank?

A: The process will begin on Friday January 28th after close of business and will be completed on Monday January 31, 2022.

Q: What will happen to Durand State Bank and Solutions Bank employees?

A: You will see the same staff that serves you today AND the opportunity to expand relationships with Solutions Bank by using all the banking locations; Forreston, Freeport, Kent, Poplar Grove, Durand, and Lake Summerset.

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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.

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

A: We are working on a new website to launch January 2022.

Our current websites www.durandstatebank.com will redirect to www.solutions.bank to assist customers in getting to our new website.

Q: Will Durand State Bank routing number change?

A: Yes. The routing number for Solutions Bank is 071913058. Existing ACH entries such as payroll or recurring payments you currently have established, will continue to post as normal, no change is necessary. Any new payments or credits established after January 31, 2022 you will want to set up with the new routing number. However, please wait until after January 31st to make any changes

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, logo and new routing number.

Q: Are my accounts still FDIC insured?

A: Yes. Your deposits are insured by the FDIC up to \$250,000. For additional information on the FDIC insurance limits and coverage, please visit the FDIC's website at www.fdic.gov.

Q: I currently have accounts at both banks. Should I move some for FDIC purposes? How will that work?

A: An employee will contact you to discuss your options if you are over your FDIC coverage.

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