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First Mid Bank & Trust Welcomes Derrick Helm, Sr. as Mortgage CRA Loan Officer

Champaign, IL (September 29, 2025) First Mid Bank & Trust (First Mid) is pleased to welcome Derrick Helm, Sr. as a Mortgage CRA (Community Reinvestment Act) Loan Officer (NMLS# 2686083) serving the Champaign-Urbana, IL market. He brings more than 30 years of customer and community service experience, along with a deep passion for helping people achieve their dreams of homeownership.

In this role, Helm will focus on providing mortgage solutions that meet the needs of customers at every stage of the homebuying journey—whether working with first-time buyers, individuals rebuilding credit, or families planning their next move. With a strong commitment to integrity, transparency, empathy, and patience, he will also specialize in CRA lending, helping to meet the credit needs of the community, including low- and moderate-income neighborhoods. Helm will play a pivotal role in identifying eligible borrowers, developing tailored solutions, and ensuring compliance with CRA regulations.

“Derrick’s dedication to guiding individuals with care and clarity makes him a natural fit for our team,” said Tammy Zurfluh, Director of Mortgage Sales at First Mid. “His experience and compassion align with First Mid’s focus on building stronger communities by expanding access to homeownership.”

Helm will walk customers through each step of the mortgage process, ensuring they feel supported and confident from start to finish. He provides practical solutions for buyers with varying levels of credit, down payment resources, and homeownership experience.

Located at the First Mid Bank & Trust banking center at 114 W. Church St. in Champaign, Helm can also be reached at 217-398-0515.

About First Mid Bancshares, Inc.: First Mid Bancshares, Inc. is the parent company of First Mid Bank & Trust, N.A., First Mid Insurance Group, and First Mid Wealth Management Company. First Mid is a \$7.7 billion community-focused organization that provides financial services including banking, insurance, wealth management, brokerage, and ag services through a network of locations in Illinois, Missouri, Texas, and Wisconsin, and a loan production office in Indiana. Together, our First Mid team takes great pride in providing solutions and services to our customers and communities and has done so since 1865. This year, we proudly celebrate our 160th anniversary, marking a long history of dedication and service. More information about the Company is available on our website at www.firstmid.com. Our stock is traded in The NASDAQ Stock Market LLC under the ticker symbol “FMBH”. Member FDIC | Equal Housing Lender.

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