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**First Mid Bank & Trust Introduces Goal Setter Account to Help Customers  
Build Credit While Saving**

**St. Louis, MO (March 9, 2026)** As the cost of everyday necessities continues to rise, building credit or saving for a major purchase can feel out of reach for many Americans, particularly those with limited or damaged credit histories. To help address that challenge, First Mid Bank & Trust (First Mid) is introducing a new product designed to help customers improve their credit standing while setting aside savings for the future.

The Goal Setter account combines an installment loan with a certificate of deposit (CD), creating a structured way for customers to strengthen their credit profile. Under the program, loan proceeds are placed into a CD that serves as collateral. As customers make monthly payments, their payment activity is reported to credit bureaus. At the end of the loan term, customers receive the CD funds, plus any interest earned.

“Access to credit is an important step toward long-term financial stability,” said Mathew Reynolds, Director of Consumer Loans and Credit Cards at First Mid. “The Goal Setter account provides a disciplined and transparent way for customers to demonstrate consistent payment behavior while building savings they can use toward future financial goals. It truly provides the opportunity to build credit and savings together.”

The Goal Setter account is designed for individuals who are new to credit or working to rebuild after financial setbacks. Reynolds noted that establishing a stronger credit history can make an important difference when applying for future loans, such as a vehicle or home purchase.

“We want to help people in our local communities take positive steps forward,” Reynolds said. “Building credit can feel overwhelming, especially after a difficult financial period. This program is meant to provide a clear path toward rebuilding and reaching personal goals.”

The Goal Setter account is available at all First Mid banking centers. Find a location near you at [www.firstmid.com/about/locations](http://www.firstmid.com/about/locations).

**About First Mid Bancshares, Inc.:** First Mid Bancshares, Inc. is the parent company of First Mid Bank & Trust, N.A., First Mid Insurance Group, First Mid Wealth Management Company, and Two Rivers Bank & Trust. First Mid is a \$9.1 billion community-focused organization that provides financial services including banking, insurance, wealth management, brokerage, and ag services through a network of locations in Illinois, Iowa, 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. More information about the Company is available on our website at [www.firstmid.com](http://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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