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**First Mid Bank & Trust Encourages Consumers to Step Up Their Digital Security
During Cybersecurity Awareness Month**

Simple steps can help protect online accounts & digital wallets plus personal & financial information

St. Louis, MO (October 21, 2026) From online banking and shopping to email and payment apps, personal and financial information is more accessible than ever before. During Cybersecurity Awareness Month, First Mid Bank & Trust (First Mid) is encouraging consumers to take a closer look at how they protect themselves online.

Even some of the strongest security settings can be undermined when consumers are tricked into providing information to bypass their own defenses. For example, a scammer may use information from a data breach or social media to impersonate a bank in a text message, creating a convincing alert that urges someone to click a link and share their login credentials. While security features such as multifactor authentication and tokenization offer protection, consumers play the biggest role in keeping their information and money secure.

“Many of us use our phones and online accounts every day without giving much thought to how much sensitive information they contain,” said Barb Nesler, BSA & Fraud Officer at First Mid. “Taking a few minutes to review your security settings, update your information, and monitor your accounts can make a meaningful difference. The goal isn’t to completely avoid using digital tools, but it’s to use them safely and confidently.”

First Mid notes that unexpected texts, emails, or phone calls claiming there is a problem with an account should be treated cautiously, especially when they create a sense of urgency or ask for a password, PIN, verification code, or payment.

“Scammers are constantly strengthening their tactics to be more believable, but one of the most effective ways consumers can protect themselves is to simply slow down,” said Nesler. “If you receive a message or phone call that creates pressure to act immediately, take a moment to verify it. That pause can be one of your best defenses.”

Instead of clicking a link or calling a number provided in a suspicious message, consumers should open the organization’s official app, type a known website directly into a browser, or call the number on the back of a card or statement.

First Mid suggests several additional simple steps to help strengthen digital security and protect yourself:

- **Use unique passwords or passkeys** for each account, especially your email account, which is often used to reset passwords for other accounts, and enable multifactor authentication whenever available.
- **Review account activity regularly** and set up transaction and credit alerts to quickly identify suspicious activity.
- **[Secure your phone and digital wallet](#)** with a strong passcode or biometric authentication.
- **Keep devices and apps updated**, enable features that allow you to locate, lock, or erase a lost device, and only add credit cards through trusted apps.

- **Pause before responding to unexpected requests.** Never share passwords, PINs, or verification codes or approve an unfamiliar sign-in request. Instead, contact the organization through a trusted phone number or official website.

To learn more about protecting your digital wallet and staying safe from scams, visit www.firstmid.com/fraud-information.

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 \$9.2 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. Our stock is traded in The NASDAQ Stock Market LLC under the ticker symbol “FMBH”. Member FDIC | Equal Housing Lender.