First Bankers Trust Company

First Bankers Trust Company N.A. Adds New Loan Production Office in St. Charles, Missouri.

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Quincy, IL – April 13, 2023 – First Bankers Trust Company, N.A. (First Bankers), West-Central Illinois' leading community bank, is pleased to announce the addition of a new loan production office (LPO) in St. Charles, Missouri.

The St. Charles, Missouri office serves as First Bankers' thirteenth location, which also includes nine physical bank branches, an operations center and another LPO, which are all located in Illinois. While First Bankers serves a majority of the Midwest region, this will be the first location in Missouri. The growth of adding another new LPO will provide expert lending for business operating and real estate loans.

President and CEO of First Bankers, Allen Shafer, says "We are extremely proud to be expanding our business into the St. Charles market. We are mindful to the current economic climate and feel this is a significant step in our company's growth that reinforces our strength, stability and commitment to our customers and our shareholders."

"This new expansion into St. Charles gives us our second office presence in the greater St. Louis area, which has welcomed us with open arms. We are thrilled to continue to grow in this market and provide quality banking services to these customers," says Dave Rakers, West Region President.

Dominic Seipp, O'Fallon, Illinois Market President at First Bankers leads the St. Charles office and team. He states, "I am pleased to announce that Clay Shackelford will serve as our St. Charles, Missouri Market President. He has a wealth of experience and prior success that will continue to drive us forward."

Shackelford joins First Bankers with over 20 years of prior banking experience. Shackelford has been heavily involved in the St. Louis and St. Charles communities during his career. He serves on a variety of organizational boards focusing on the enhancement of these communities. He attended Lindenwood University in St. Charles and has a B.S. in Business Administration from Lincoln University. Shackelford formally joins the First Bankers team on April 13, 2023.

"St. Charles is a wonderful community that I am so thankful to be a part of. I am grateful to be joining the First Bankers Trust team and thrilled to not only grow our business, but be a great resource for businesses in the area," says Shackelford.

About First Bankers Trust Company, N.A.:
Headquartered in Quincy, Ill., First Bankers Trust Company, N.A., a wholly-owned subsidiary of First Bankers Trustshares, Inc., is a community-oriented commercial bank offering a variety of financial services to meet the needs of the communities it serves, including personal banking, residential mortgage loans, consumer loans, business loans and agricultural loans. The bank also operates Buck Land Funding, a division focused on the financing of recreational hunting land, and MHC Funding, a division specializing in the financing of mobile home communities. The bank has branch locations in Quincy, Macomb, Mendon, Carthage, Rushville, and Springfield, Illinois as well as a Loan Production office in O'Fallon, Illinois. It is the largest bank in Adams County. For more information, visit https://www.firstbankers.com.

About First Bankers Trustshares, Inc.
First Bankers Trustshares, Inc. is a bank holding company owning First Bankers Trust Company, N.A. The Company was incorporated on August 25, 1988, and is headquartered in Quincy, Ill. First Bankers Trustshares, Inc. is a publicly held company whose common stock is traded over-the-counter under the symbol FBTT. For more information, visit http://fbti.firstbankers.com.

Special Note Concerning Forward-Looking Statements
This press release contains "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements reflect the current views of First Bankers' management with respect to, among other things, future events and First Bankers' financial performance. These statements are often, but not always, made through the use of words or phrases such as "may," "should," "could," "predict," "potential," "believe," "will likely result," "expect," "continue," "will," "anticipate," "seek," "estimate," "intend," "plan," "project," "forecast," "goal," "target," "would" and "outlook," or the negative variations of those words or other comparable words of a future or forward-looking nature. These forward-looking statements are not historical facts, and are based on current expectations, estimates and projections about First Bankers' industry, management's beliefs and certain assumptions made by management, many of which, by their nature, are inherently uncertain and beyond First Bankers' control. Accordingly, First Bankers cautions you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions and uncertainties that are difficult to predict. Although First Bankers believes that the expectations reflected in these forward-looking statements are reasonable as of the date made, actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. Factors that could cause actual results to differ materially from First Bankers' expectations include, without limitation, the following: the ongoing COVID-19 pandemic and measures to prevent its spread, which include wide disruptions to business activity that may impact the financial strength of our borrowers; competition from other financial institutions and bank holding companies; the effects of and changes in trade, monetary and fiscal policies and laws, including interest rate policies of the Federal Reserve Board; changes in the demand for loans; fluctuations in value of collateral and loan reserves; inflation, interest rate, market and monetary

fluctuations; changes in consumer spending, borrowing and savings habits; and acquisitions and integration of acquired businesses, and similar variables. The foregoing list of factors is not exhaustive.

Any forward-looking statement speaks only as of the date on which it is made, and First Bankers does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New risks and uncertainties arise from time to time, and it is not possible for us to predict those events or how they may affect us. In addition, First Bankers cannot assess the impact of each factor on First Bankers' business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements. All forward-looking statements, expressed or implied, included in this press release are expressly qualified in their entirety by this cautionary statement. This cautionary statement should also be considered in connection with any subsequent written or oral forward-looking statements that First Bankers or persons acting on First Bankers' behalf may issue.

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