

Middletown State Bank Customer FAQs



LONGVIEW
COMMUNITY BANK

When was the merger approved? The Illinois Department of Financial and Professional Regulation and the Federal Deposit Insurance Corporation both approved the merger in the 4th quarter of 2025.

What is the expected timing of the merger? Middletown State Bank will merge with Longview Community Bank on April 27, 2026.

What can you tell me about Longview Community Bank? Longview Community Bank is a \$268 million bank with its main office in Mt. Pulaski, Illinois. Longview Community Bank has 4 branches located in Mt. Pulaski, Chestnut, Clinton, and Gibson City. Longview Community Bank is a full-service commercial bank which focuses on agriculture and is deeply committed to supporting the local communities we serve.

Why Longview Community Bank and Middletown State Bank? The management teams from both banks have worked together, as we share common ownership under Longview Capital Corporation. Furthermore, Menard, Logan, Dewitt, and Ford counties are contiguous to each other and have similar communities, so the merger makes sense geographically. The employees and Board members know and respect each other's management style. The combination of two strong banks will advance our shared support of a community bank culture and allow us to continue to support the clients and communities we serve. The merger will also create a stronger company financially, which is needed to compete in today's operating environment.

Is there anything I need to do today?

No. Your Middletown State Bank accounts and services will continue to work as they do today. Until legally merged, Longview Community Bank and Middletown State Bank will remain separate and independent banks. As we move through the approval and closing phase, and then into the integration process, we are committed to ongoing and direct communication. You will receive information via mail, email, or phone, depending on what is appropriate, and any changes will be communicated with generous advance notice.

Can I expect the same level of service I am accustomed to once the merger takes place? Yes. Both organizations share a commitment to maintaining a strong local presence for their clients and communities. Thanks to outstanding employees, this dedication will not change. Combining our like-minded organizations will allow us to build upon and strengthen our shared beliefs, community focus and commitment to excellent service.

When can I use Longview Community Bank locations? You will be able to take advantage of our combined services after the banks merge on April 27, 2026. Until that time, please continue to visit your Middletown State Bank branches.

Will my banking center hours or phone numbers change? No. We do not plan to change any hours of our locations or phone numbers during this merger process. Will my banker's email address change? You can continue to use the middletownstatebank.com email addresses; however, the suffix for bank employees' email addresses will change to longviewcb.com.

Will my account number(s) change? No. We have already contacted the customers whose account(s) required a change. If you did not hear from us, your account number will remain the same.

How will my account(s) be impacted? Your existing account agreements and all other contracts will continue to govern your account(s). Please continue to access your accounts as you normally do.

Will there be any changes to my products, fees, or services?

Yes. To be consistent between the two banks, we have changed some account types and fees. Please see the table below for how account types changed, effective January 1, 2026. If the account is not listed below, the account type will remain the same. Regardless of whether your account type is below, please review the included brochure that details the types of accounts we will offer and any associated restrictions or fees.

Previous account name with Middletown State Bank New account name with Longview Community Bank
NOW Interest Bearing Checking
Super NOW Interest Bearing Checking
Preferred Money Market Money Market
Personal Checking Regular Checking

Can I continue to use my existing checks? Yes. Please continue to use your existing checks.

Can I continue to use my debit card? You may continue to use your Middletown State Bank debit card through Sunday, April 26, 2026. You will be issued a new debit card to begin using on April 27, 2026. We will provide you with more information about debit cards in the next few months.

Will my direct deposits, automated payments and transfers be interrupted? No. All these services will continue without interruption.

Will wire instructions change? Yes. The new routing number for the bank will be 071124821 effective April 27, 2026. However, Middletown State Bank routing number will remain open and active for any existing ACH or transfers.

Will I continue to receive my monthly statements at the same time?

There will be slight modifications as to when you receive your statement. See the chart below.

Middletown State Bank Longview Community Bank
10th of the month 2nd Thursday of the month
17th of the month 4th Thursday of the month
End of the month (30th) End of the month

If you were receiving E-Statements with Middletown State Bank, you will need to sign up for E-Statements through Longview Community Bank's internet banking platform.

What about my safe deposit box? There will be no change to your safe deposit service.

What online banking changes should I expect? At the time of the merger, customers will be required to re-enroll in internet banking with Longview Community Bank's online banking platform. We will provide you with more information about enrolling in internet banking in the next few months. If you currently use bill pay, you will be required to re-enroll in bill pay service and re-enter your payees. The website middletownstatebank.com will automatically re-direct to longviewcb.com effective April 27, 2026.

What about the interest rate on my CD or IRA? Will there be any changes? The interest rate on CDs stays the same until your CD or IRA matures. Your CD will then be renewed at the rate in effect at that time.

Where can I find additional information? For additional information, please visit middletownstatebank.com or longviewcb.com, or visit with your local banker. We value your business and look forward to serving you for many years to come.

longviewcb.com