Why is Field & Main Bank merging with another bank?

» Considering the changing landscape in banking, we recognize that the greater size and scale of an organization like Stock Yards Bank & Trust allows Field & Main Bank to continue at our best, with the greater strength and stability of a larger, Kentucky based, customer-focused community bank.

» The transaction provides Field & Main Bank and our customers with a prudent way forward in an increasingly competitive and highly regulated industry, increasing the range of offerings, services, locations and customer-oriented solutions.

Is my money safe?

» Yes, your money will continue to be safe. Stock Yards Bank & Trust is a premier financial institution that has achieved an excellent track record and consistently outperforms its peers year after year.

» All accounts currently insured by the FDIC will continue to be insured by the FDIC, up to FDIC limits. In instances where the combined deposit total exceeds the FDIC insurance limitation, customers will have a grace period to review and restructure their relationships. Stock Yards Bank & Trust will follow-up with individual customers who are impacted by the FDIC limits with more details.

Will they close my branch?

» Stock Yards Bank & Trust does not anticipate closing any Field & Main Bank locations.

What will happen to Field & Main Bank employees?

» Stock Yards Bank & Trust is currently reviewing all positions at Field & Main Bank and hopes to maximize the number of employees who will transition to the combined bank.

Will the bank still support the community?

» Yes. Stock Yards Bank & Trust and Field & Main Bank have partnered on many community causes over the years and as a combined bank, will continue to do so.

When will things change?

» The formal merger is expected to be completed by the 2nd quarter of 2026. Until the conversion in the 4th quarter of 2026, the bank will continue to operate under the Field & Main Bank name.

What will change?

» Not much will change until conversion. At that time, the name of the bank will change from Field & Main Bank to Stock Yards Bank & Trust but many of the great people you know and work with in the branches today will remain the same.

» After the systems conversion in the 4th quarter of 2026, you will see expanded services, more locations and access to even greater convenience.

» You will receive details on changes approximately one month prior to systems conversion.

What systems are changing?

» As part of the overall transition to Stock Yards Bank & Trust there will be a new online banking experience for customers. This will occur in the 4th quarter of 2026. Stock Yards Bank & Trust has a robust online banking system that allows for ease of making transfers and payments. Online banking includes access to bill pay, online account opening, and Zelle. They also offer a highly rated mobile app which includes mobile remote deposit capture and mobile bill pay functionality.

» Stock Yards Bank & Trust will provide details on your accounts and changes approximately one month prior to conversion.

Important banking information:

» Stock Yards Bank & Trust will reissue debit cards for all Field & Main Bank customers at conversion. With the addition of the Stock Yards Bank & Trust locations, Field & Main Bank customers will now have 70+ new branch locations with ATMs to access their funds. These branch locations are conveniently located throughout Kentucky. All of their branch locations can be viewed on the Stock Yards Bank & Trust website at www.syb.com.

What else will change?

	Now	Merger final, legal close in 2nd quarter of 2026	Conversion 4th quarter 2026
When will signage change?	Not yet	Not yet	Yes
When will online banking change?	Not yet	Not yet	Yes. Changes will be outlined in the conversion guide, which you will receive one month prior to conversion.
When will I get a new debit card?	Not yet	Not yet	Yes. Your new debit card will be mailed two weeks prior to conversion.
Will branch hours change?	No	No	Any changes will be outlined in the conversion guide.
Will I get new checks?	No	No	You may continue to use your check inventory unless we notify you of an account number change. If we notify you that your account number is changing we will order a new inventory of checks at no cost.
Will I need to do anything for my recurring ACH transactions?	No	No	Any recurring transaction WILL convert over to Stock Yards Bank & Trust with no need for you to take any action.
Will I need to do anything for my recurring debit card transactions?	No	No	We will enroll you in the Automatic Billing Updater service (ABU). Any participating merchants who have your card information on file will be provided with the new card information to prevent declines on your recurring payments or future purchases.
Will my fees go up?	No	No	Information on Stock Yards Bank & Trust products and fees will be mailed to all customers prior to conversion. In the meantime, your account will remain the same.
When can I use any Stock Yards Bank & Trust Branch?	Not yet	Not yet	Yes. Field & Main Bank customers will continue to use their current branches until conversion of the systems in the 4th quarter of 2026. After the systems have been converted, all Stock Yards Bank & Trust locations will be available to you. Location information and when you can use them will be included in the conversion guide.