

FIRST MERCHANTS CORP

Form 425

February 17, 2017









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2      KEY MESSAGES      Partnered with iAB Financial Bank, First Merchants Bank provides a perfect complement and natural extension linking Allen, Huntington, Marshall and Wells counties to our existing market in Decatur, North Manchester and Wabash. Like iAB, First Merchants shares expertise and commitment to agri-business banking. Our blended resources and continued focus with this specialty provides us with the unique opportunity to strengthen our foothold in the marketplace. iAB Financial Bank will become one of six regions within First Merchants Bank, providing robust growth opportunities in the Fort Wayne and surrounding areas. The combination of iAB Financial Bank and First Merchants Bank, provides an excellent opportunity, as we strive to grow profitably and efficiently, in what has become a very competitive and highly regulated industry. First Merchants Corporation is currently a \$7.2 billion financial services holding company, the largest headquartered in Central Indiana. Looking forward, our bank would be over \$8.3 billion in total assets, giving us the ability to leverage costs and expenses (economies of scale), for items such as health insurance, IT, internal processing, regulatory and compliance management, etc. We share a vision of providing relationship banking, while striving to become the highest performing bank in every market we serve. The core values of both companies share a commitment to local decision making, personal service, long-term relationships and community involvement. First Merchants has a solid balance sheet with a history of strong earnings, and most importantly, has been serving and providing trusted advice to local communities, just like ours for over 120 years. For customers, this combination would support broader access to diverse product and service offerings to include enhanced commercial lending limits.

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