

FORESIGHT FINANCIAL GROUP, INC.

April 9, 2026

Dear Fellow Shareholder:

You are cordially invited to attend the 2025 annual meeting of shareholders of Foresight Financial Group, Inc. to be held at the **EMBASSY SUITES Ball Room, 416 S. Main St., Rockford, Illinois, on Wednesday, May 20, 2026. Doors will open at 5:00 p.m. and the business meeting will begin promptly at 6:00 p.m. with dinner following the meeting at 6:45 p.m.**

Your board of directors have nominated three persons to serve as Class III members of the board of directors. Their names appear in the enclosed proxy materials. Each nominee is an incumbent director. We recommend that you vote your shares for all nominees. The Audit Committee has appointed Plante Moran, PLLC as our independent registered public accounting firm for the fiscal year ending December 31, 2026. We recommend that you vote to ratify this decision.

During the business meeting, we will also report to you on the progress of our company. You should have received in a previous mailing a formal invitation for the dinner. **If you have not already responded to the prior invitation, please R.S.V.P. by returning the card previously provided or sending an email to FFGRSVP@ffgbank.net.** Please include the first and last names of all the people attending and a meal selection for each attendee. **Please R.S.V.P. no later than Monday April 27th, 2026.**

Meal Selections:

- **filet mignon**-with mashed potatoes, sauteed green beans, red wine demi-glaze.
- **rosemary roasted chicken breast**-risotto, sauteed green beans, mushroom demi.
- **roasted salmon** – wild rice, asparagus, tomato, olive, citrus beurre blanc.
- **vegetarian truffle mushroom gnocchi**-gnocchi pasta, forest mushrooms, spinach, truffle alfredo.

We look forward with pleasure to seeing you at the meeting. Immediately after the meeting, we invite you to stay for dinner served by the Embassy Suites staff. You are welcome to come as early as 5:00 p.m. for cocktail hour and to stay after dinner to visit informally with management and other shareholders about Foresight Financial Group and our communities. Please join us -- your continuing support is valued and appreciated.

Sincerely,

Foresight Financial Group, Inc.
Board of Directors

FORESIGHT FINANCIAL GROUP, INC.

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS TO BE HELD MAY 20, 2026

TO THE HOLDERS OF COMMON STOCK:

The annual meeting of shareholders of Foresight Financial Group, Inc. will be held at the Embassy Suites located at 416 S. Main Street, Rockford, Illinois, on Wednesday, May 20, 2025. The doors will open for social hour at 5:00 p.m. and the formal business meeting will begin at 6:00p.m., local time, for the purpose of considering and voting upon the following matters:

1. to elect three (3) Class III directors;
2. to ratify a decision made by the Audit Committee. The Audit Committee has appointed Plante Moran, PLLC as our independent registered public accounting firm for the fiscal year ending December 31, 2026;
3. to transact such other business as may properly come before the meeting or any adjournments or postponements of the meeting.

Shareholders of record at the close of business on March 27, 2026, are entitled to notice of, and to vote at the meeting. If there are not enough shares represented at the meeting for a quorum or to approve or ratify any of the foregoing proposals at the time of the annual meeting, the meeting may be adjourned or postponed to permit our further solicitation of proxies.

By Order of the Board of Directors

Nicole M. McKenzie
Corporate Secretary

Winnebago, Illinois
April 9, 2026

FORESIGHT FINANCIAL GROUP, INC.

PROXY STATEMENT

ANNUAL MEETING OF SHAREHOLDERS

MAY 20, 2026

This proxy statement is furnished in connection with the solicitation by the board of directors of Foresight Financial Group, Inc. of proxies to be voted at the annual meeting of shareholders to be held at the **EMBASSY SUITES Ball Room, 416 S. Main St., Rockford, Illinois, on Wednesday, May 20, 2026, at 6:00 p.m.**, local time, and at any adjournments or postponements of the meeting.

Foresight Financial Group, Inc., an Illinois corporation, is a financial holding company, which owns all of the issued and outstanding capital stock Foresight Bank, an Illinois state-chartered bank with its main office in Winnebago Illinois and Illinois branch offices in Davis, Winnebago, Pecatonica, German Valley, Lena, Freeport, Rockford, Loves Park, Machesney Park, Herscher and Kankakee.

The following is information regarding the meeting and the voting process, presented in a question-and-answer format.

Why am I receiving this proxy statement and proxy form?

You are receiving a proxy statement and proxy form from us because on March 27, 2026 you owned shares of Foresight Financial Group's common stock. This proxy statement describes the matters that will be presented for consideration by the shareholders at the annual meeting. It also gives you information concerning these matters to assist you in making an informed decision.

When you sign the enclosed proxy form, you appoint the proxy holder as your representative at the meeting. The proxy holder will vote your shares as you have instructed in the proxy form, which ensures that your shares will be voted whether or not you attend the meeting. Even if you plan to attend the meeting, you should complete, sign and return your proxy form in advance of the meeting just in case your plans change.

If you have signed and returned the proxy form and an issue comes up for a vote at the meeting that is not identified on the form, the proxy holder will vote your shares, pursuant to your proxy, in accordance with his or her judgment.

What matters will be voted on at the meeting?

You are being asked to vote on the election of three (3) Class III directors of Foresight Financial Group, Inc. for a term expiring in 2029.

You are also being asked to ratify a decision made by the Audit Committee. The Audit Committee has appointed Plante Moran, PLLC as our independent registered public accounting firm for the fiscal year ending December 31, 2026.

How do I vote?

You may vote either by mail or in person at the meeting. To vote by mail, complete and sign the enclosed proxy form and mail it in the enclosed pre-addressed envelope. No postage is required if mailed in the United States. If you mark your proxy form to indicate how you want your shares voted, your shares will be voted as you instruct.

If you sign and return your proxy form but do not mark the form to provide voting instructions, the shares represented by your proxy form will be voted "for" all three nominees named in this proxy statement.

If you want to vote in person, please come to the meeting. We will distribute written ballots to anyone who wants to vote at the meeting. Please note, however, that if your shares are held of record by a fiduciary, but you have the power to direct the voting of these shares, you will need to arrange to obtain a proxy from this fiduciary to vote in person at the meeting.

Who votes my shares if I hold those shares in the name of a fiduciary?

If you received this proxy statement from a fiduciary, but you have the power to direct the voting of shares held by this fiduciary, your fiduciary should have given you instructions for directing how these shares should be voted. It will then be your fiduciary's responsibility to vote your shares for you in the manner you direct.

What if I change my mind after I return my proxy?

If you hold your shares in your own name, you may revoke your proxy and change your vote at any time before the polls close at the meeting. You may do this by:

- signing another proxy with a later date and returning that proxy to Nicole M. McKenzie, Corporate Secretary, Foresight Financial Group, Inc., P.O. Box 339, 809 Cannell Puri Court, Winnebago, IL 61088;
- sending notice to us at this same address that you are revoking your proxy; or
- voting in person at the meeting.

If you have the power to vote shares held of record by a fiduciary and you want to revoke your previous instructions for directing how these shares should be voted, you will need to contact your fiduciary for instructions.

How many votes do we need to hold the annual meeting?

A majority of the shares that are outstanding and entitled to vote as of the record date must be present in person or by proxy at the meeting to hold the meeting and conduct business.

Shares are counted as present at the meeting if the shareholder either:

- is present and votes in person at the meeting; or
- has properly submitted a signed proxy form or other proxy.

On March 27, 2026, the record date, there were 3,622,907 shares of common stock issued and outstanding and eligible to vote at the meeting.

What happens if a nominee is unable to stand for re-election?

The board may, by resolution, provide for a lesser number of directors or designate a substitute nominee. In the latter case, shares represented by proxies may be voted for a substitute nominee. You cannot vote for more than four nominees. The board has no reason to believe any nominee will be unable to stand for re-election.

How many votes may I cast?

Generally, you are entitled to cast one vote for each share of stock you owned on the record date. The proxy form included with this proxy statement indicates the number of shares owned by an account attributable to you.

How many votes are needed for each proposal?

Shareholder Vote Necessary for Election of Directors

The three individuals receiving the highest number of votes cast "for" their election will be elected as directors of Foresight Financial Group, Inc.

A majority of the shares voted for or against ratification of the independent registered public accounting firm.

We will announce voting results at the meeting.

Effect of Broker Non-Votes

Member-brokers are prohibited from voting shareholder's shares on non-routine items (referred to as a "broker non-vote") if the customer has not given the broker voting instructions on that matter. A broker may vote shareholder shares in its discretion on any routine item if the shareholder does not instruct them how to vote, though the broker may opt not to do so.

The ratification of Plante Moran PLLC as our independent registered public accounting firm is

considered a routine matter. The election of directors and other shareholder proposals are not considered routine.

Therefore, unless you provide specific voting instructions, your shares may not be represented or voted at the meeting. Broker non-votes will not be counted in determining the outcome of the vote on the election of directors.

Abstentions and broker non-votes will count towards the quorum requirement.

Who bears the cost of soliciting proxies?

We will bear the cost of soliciting proxies. In addition to solicitations by mail, officers, directors or employees of Foresight Financial Group or its subsidiaries may solicit proxies in person or by telephone. These persons will not receive any special or additional compensation for soliciting proxies. We may reimburse fiduciaries for their reasonable out-of-pocket expenses for forwarding proxy and solicitation materials to shareholders.

Is Foresight Financial Group, Inc. subject to corporate reforms such as the Sarbanes-Oxley Act?

We have long believed that many of the principles that are now being imposed on public companies through rules and regulations are important. For instance, since our inception the majority of our board has been comprised of independent, outside directors. These independent directors help to oversee the different functions of our organization and we adopted policies to guard against conflicts of interest with our directors. We believe that strong corporate governance directly benefits shareholders and customers because they can have more confidence that our company is being managed appropriately.

As you are aware, in response to many of the high profile corporate scandals, regulators and the investment public have placed an increased emphasis on corporate governance and the manner in which boards of directors oversee companies. Because we do not make periodic filings with the Securities and Exchange Commission, we are not required to comply with many of the rules and regulations, including the Sarbanes-Oxley Act of 2002, which are imposed on larger, publicly traded companies. Banking regulators have also recently begun to focus on the issue of corporate governance and have either implemented rules or issued guidance that affect many financial institutions. The banking industry has always been

subject to a greater degree of scrutiny than non-public companies in unregulated industries.

PROPOSAL 1 - ELECTION OF DIRECTORS

Foresight Financial Group, Inc. has a staggered board of directors divided into three classes. One class is elected annually to serve for three years. At the annual meeting of shareholders on May 20, 2026, three (3) Class III directors will be elected for a term of three years or until their respective successors are elected and qualified.

A majority of the directors on our board are considered to be “independent” directors. Independent directors basically are non-insiders whom the full board has determined do not have other relationships with our company that would prevent them from making objective, independent decisions. Generally, the board oversees our business and monitors the performance of our management and does not involve itself in our day-to-day operations, which are monitored by our executive officers and management. Our directors fulfill their duties and responsibilities by attending regular meetings of the board, which are held on at least a quarterly basis, and through committee membership.

Our board has established a fully independent audit committee that oversees the relationship with our accountants. The full board considers nominees for directors to be presented to shareholders and determines the compensation levels for our executive officers, with our chief executive officer not participating in the consideration of his or her own compensation. Our independent directors meet in “executive session” without any inside directors or management at least once a year.

The proxy provides instructions for voting for the director nominees or for withholding authority to vote for the director nominees. Unless instructed to the contrary, the persons acting under the proxy solicited hereby will vote for the nominees listed below. If, however, any nominee is unable to serve, which is not now contemplated, the proxy holders reserve the right to vote at the annual meeting for a substitute nominee.

INFORMATION ABOUT DIRECTORS AND NOMINEES

The following table contains certain information with respect to the nominees and continuing directors including the year each nominee and continuing director became a director of Foresight Financial Group, Inc., his or her position with Foresight (in addition to serving as a director of Foresight) and its subsidiary banks, and his or her principal occupation.

If elected at the annual meeting, the nominees will serve as directors for a term of three years until the regular annual meeting of shareholders held in 2029. The nominees were selected by a nominating committee comprised solely of non-management directors, and each nominee is an incumbent director. **The board of directors recommends that you vote your shares FOR the nominees.**

NOMINEES

<u>NAME</u>	<u>DIRECTOR SINCE</u>	<u>POSITIONS WITH THE BANKS AND COMPANY AND PRINCIPAL OCCUPATION</u>
Class III (term expires 2029)		
Daniel P. Stein	2024	Director, Foresight Bank, Chairman, Central Bancshares Inc., President, Young Bros. Stamp Works and Term-Lok Inc.
Fred J. Kundert	2013	Director, Foresight Bank, Retired Executive Harder Corporation
John W. Collman	2013	Director, Foresight Bank; Agricultural production

Continuing Directors

<u>NAME</u>	<u>DIRECTOR SINCE</u>	<u>POSITIONS WITH THE BANK AND COMPANY AND PRINCIPAL OCCUPATION</u>
Class II (term expires 2028)		
Robert W. Stenstrom	2000	Director, Foresight Bank General Contractor and Civil Engineer, Stenstrom Companies, Ltd.
Jeffrey M. Sterling	2021	Director, Foresight Bank, Retired President, Chief Executive Officer German-American State Bank
Peter Q. Morrison	2023	Director and Chief Executive Officer, Foresight Bank and Foresight Financial Group
William D. LaFever	2024	Director Foresight Bank, CEO, Bill Coran Company, Owner of Chicago Foliage, Skyview of Rockford, Mulligans, Mabel's and Dandy's
Class I (term expires 2027)		
Judd D. Thrumen	2014	Director, Foresight Bank Partner, Fishburn Whiton, Thrumen LTD.; Attorney
Carolyn S. Sluiter	2006	Director Foresight Bank, ; Founding Partner, New Hope Veterinary Clinic; Veterinarian
John J. Morrissey	2019	Director Foresight Bank, President, Staff Management, Inc. and Market Dimensions, Inc., Principal of the Morrissey Family Business

PROPOSAL 2 – RATIFICATION OF APPOINTMENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

The Audit Committee has appointed Plante Moran, PLLC as our independent registered public accounting firm for the fiscal year ending December 31, 2026. For the year ended December 31, 2025, the Company paid a total of \$171,025 to Plante Moran, PLLC of which \$137,025 was for audit and audit related services and \$34,000 was related to tax preparation and consulting. The Audit Committee has requested that the shareholders ratify this decision.

OTHER BUSINESS

It is not anticipated that any action will be asked of the shareholders other than set forth above, but if other matters are properly brought before the annual meeting, the persons named in the proxy will vote in accordance with their best judgment.

By Order of the Board of Directors

Nicole M. McKenzie
Corporate Secretary

Winnebago, Illinois
April 9, 2026

ALL SHAREHOLDERS ARE URGED TO SIGN AND MAIL THEIR PROXIES PROMPTLY.

