

COVID 19 - STEPS TO ASSIST IN SOCIAL DISTANCING EFFORTS

Due to the COVID-19 (coronavirus) health crisis, we are taking immediate action based on the latest recommendations from Centers for Disease Control and Prevention (CDC) and federal and state governments. These are temporary measures taken only for the health and well-being of our customers, team members and communities during this health crisis. We have solid business continuity plans and will continue to offer complete banking services during these unprecedented times. We will also continue to monitor the latest updates in order to resume normal branch operations as soon as possible. Have confidence in knowing that Legence and the banking industry remains strong despite the challenges resulting from the coronavirus.

Changes and recommendations for our customers are communicated below:

BRANCH CONSOLIDATION & DRIVE-THRU

In order to provide the safest environments and be efficient with staffing availability, all branches will offer drive-thru service as usual, but **appointment-only lobby service as of 1:00pm on March 17, 2020**. You are always welcome to call your local branch for assistance.

A list of branch offerings and hours can be found at LegenceBank.com.

ADDITIONAL BANKING SERVICE AVAILABILITY:

ATMS

Legence has 12 ATM locations available

- ATM locations at a glance:
 - Illinois
 - Benton, IL 605 W Main St
 - Carbondale, IL 925 W Main St
 - Eldorado, IL 1108 Route 45
 - Galatia, IL 100 East Main St

- Harrisburg, IL 502 N Commercial St
- Johnston City, IL 101 W Broadway Blvd
- Marion, IL 1133 N Carbon St
- Metropolis, IL 522 Market St
- Mt. Vernon, IL 2929 Broadway St
- Shawneetown, IL 301 N Lincoln Blvd W
- Vienna, IL 301 W Vine St
- Indiana
 - Evansville, IN 7325 East Virginia St
- 24/7 access

DIGITAL BANKING

- We encourage customers to utilize our convenient digital banking tools. You can access your account through online banking or Legence's Mobile App. With our digital products, you can complete your banking needs 24/7 including making deposits, paying bills, transferring funds, viewing accounts and paying individuals from Legence's Mobile App.
 - Online Banking
 - Legence's Mobile App
 - Mobile Check Deposit
 - SPIN Person-To-Person (P2P) Payment
 - Tokenization and Mobile Wallet

MORTGAGES & OTHER LOANS

• Loan payments can be made through online banking, the Legence mobile app, along with sending your check through the mail. You can apply for loans, as well as home mortgages on LegenceBank.com.

PREVENTIVE MEASURES FOR CUSTOMERS

- DEBIT CARD & MOBILE WALLET
 - As you make payments for daily transactions, we are recommending you use your debit card and mobile wallet, which is a safer method to alleviate spreading the virus rather than utilizing cash. For easy steps in setting up mobile wallet.

PREVENTIVE MEASURES BY LEGENCE

- As available, all retail locations and administrative offices have been stocked with appropriate sanitizer supplies.
- We have evaluated staffing roles and functions that can be served remotely and those team members will work from their homes.
- We are re-organizing the office locations of team members that are needed in our administrative offices to provide stronger social distancing measures.
- Hours will remain the same and our commitment to you is always to be here when you need us.
- Lobby access will be available by appointment only for loan and deposit needs or accessing safety deposit boxes. We do this for the protection of both employees and customers.

FINANCIAL & COMMUNITY IMPACT

- We understand that in addition to a health risk, COVID-19 (coronavirus) will impact the financial well-being of countless individuals. It can impact your employment, your business and your investments. Legence is here for you! Our team will offer possible financial solutions for your particular situation.
- We realize this has also impacted our communities so we are currently reviewing opportunities to further support our ongoing community efforts during this particular crisis.

We appreciate your patience as we make these changes and continue to serve your banking needs, while also doing our part to control the curve of this spreading virus. You will continue to have full access to all banking services in the modified service format and we appreciate customer cooperation in the interest of public health and wellness.

We will continue to keep you updated on **Legence Bank's Facebook page** and **LegenceBank.com**. For additional questions, please contact your local branch or call (800) 360-8044.