



Corporate Office  
1200 US Highway 45  
PO Box 569  
Eldorado, IL 62930

Dear Friends,

We are pleased to formally announce that Legence Bank, a wholly owned subsidiary of First Eldorado Bancshares, Inc. in Eldorado, Illinois, has received regulatory approval to purchase the Shawneetown Branch of Grand Rivers Community Bank effective at the close of business on Friday, October 15, 2021. Your deposit accounts will automatically become accounts at Legence Bank and will then be serviced by Legence Bank. If you have a Grand Rivers Community Bank loan, you will continue to make payments according to your current payment plan. You will receive additional information about your Grand Rivers Community Bank loan soon.

### **What This Means to You**

Legence Bank brings a long-standing tradition—over 115 years of personal, local service, and convenient financial solutions to our customers. We will continue to communicate any adjustments or added services about your accounts (see Important Information and Dates below) on our Legence Bank website ([LegenceBank.com](http://LegenceBank.com)) and Facebook page ([facebook.com/Legence](https://facebook.com/Legence)). Beginning on Saturday, October 16, 2021, you will conduct your banking business at our Shawneetown, Illinois Legence Bank branch. You will also experience increased banking locations at our other branches in southern Illinois and Evansville, Indiana **beginning Monday, October 18, 2021.**

### **FDIC Insurance**

Coverage by the Federal Deposit Insurance Corporation will remain in effect for your funds on deposit as per current Federal guidelines. Presently, each depositor is insured to at least \$250,000, an amount that may be higher based on multiple account ownership categories. You can determine and verify your FDIC coverage by using the FDIC's helpful online tool: <http://www.fdic.gov/deposit/deposits>.

If, as a result of the transaction, you will have funds on deposit at Legence Bank in excess of \$250,000, you should pay particular attention to this paragraph. In accordance with the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

We will be happy to put you in contact with the right team member to answer any questions (including questions about Certificates of Deposit) and to learn about one of the many options that work best for you.

## **IMPORTANT INFORMATION AND DATES**

### **Checking Accounts**

Continue using your Grand Rivers Community Bank checks for now. By **Saturday, October 16, 2021**, you should receive a starter set of checks. These checks will be imprinted with your name, address and new Legence Bank routing number. While the bank routing number is changing, your account number will remain the same. Upon receipt of your starter set of checks, please review for accuracy of personal information. Please call Legence Bank at 1-800-360-8044 if you have not received a starter set of checks by Saturday, October 16, 2021.

Beginning Saturday, October 16, 2021 discard your Grand Rivers Community Bank checks and start using your new Legence Bank checks. It will be important for your financial security to shred any unused Grand Rivers Community Bank checks and deposit slips. All Grand Rivers Community Bank account numbers will remain the same. Your bank routing number (the nine-digit code that identifies a financial institution) will change to Legence Bank's routing number. Your account number and new routing number can be found on your Legence Bank starter pack. As of **December 31, 2021**, any Grand Rivers Community Bank checks you write will no longer be accepted. Please contact your Legence Bank branch staff to place your first custom order of new checks. For other types of accounts (such as savings) where you do not use checks, your account number will remain the same.

### **Overdraft Privilege**

If your account includes ODP (Overdraft Privilege) with Grand Rivers Community, please know that this service will carry over to Legence Bank. Legence Bank's ODP (Overdraft Privilege) amount is a static \$500. For details about the overdraft privilege options and eligibility, please see pages 11-13 of the enclosed Legence Bank Products and Services information.

- **Please see the enclosed Quick Guide to your NEW Legence Bank Account, which provides the names and types of Grand Rivers Community Bank accounts and the name(s) of your new Legence Bank account(s).**

### **Debit Cards**

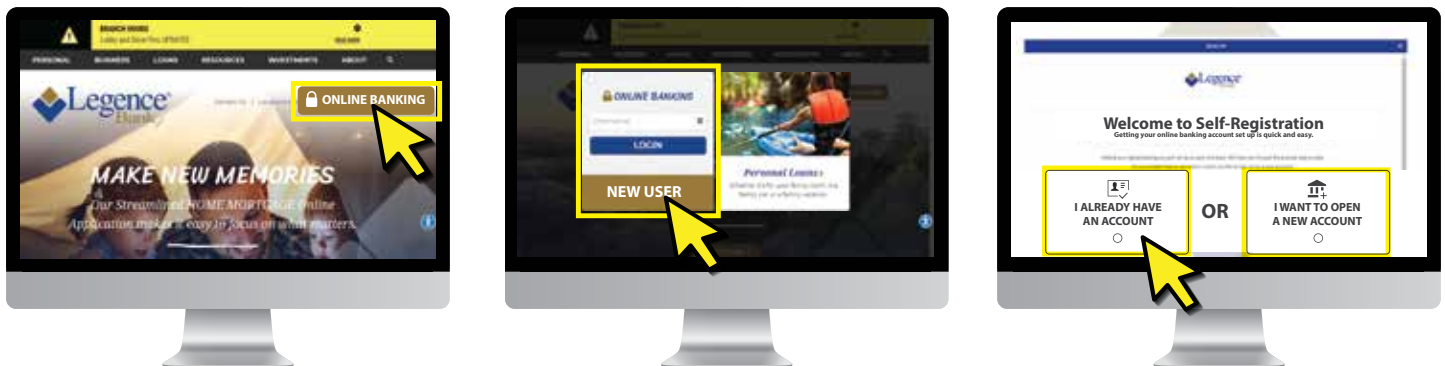
If you have been issued a Grand Rivers Community Bank debit card, you will be receiving a new Legence Bank debit card in the mail. Your personal identification number (PIN) will arrive in a separate mailer shortly thereafter. Beginning at **5:00 pm on Wednesday, October 13, 2021**, your Grand Rivers Community Bank debit card will no longer be active for use. Your Legence Bank debit card will be available for use on **Sunday, October 17, 2021**. Neither card will be available for use from **Wednesday, October 13 at 5:00 pm through Saturday, October 16**. You may choose to make alternative accommodations for purchases during this period of time, such as getting cash from an ATM prior to 5:00 pm on **Wednesday, October 13**, or having checks available for purchases.

### **Free Online Banking**

- Continue to access your online banking and mobile banking through **grandriverscommunitybank.com** until **5:00 pm on Friday, October 15, 2021**.
- Grand Rivers Community Bank online banking and mobile banking will be unavailable after **5:00 pm on Friday, October 15, 2021**.
- Please print and retain a list of your current Bill Pay vendors prior to **Monday, October 11, 2021**. We also ask that you please download and print your eStatements. They will be available until **5:00 pm on Friday, October 15, 2021**.
- Legence Bank's online banking and mobile banking will only include activities from **October 16, 2021** and forward.
- Any activity through Grand Rivers Community Bank through October 16, 2021 will not be available on Legence Bank's online banking and mobile banking.
- You will have access to online banking and mobile banking with Legence Bank starting **Tuesday, October 19, 2021**.

## Easy Steps to Self-Enroll for Online Banking with Legence Bank

- You may begin accessing on Tuesday, October 19, 2021.



### Pre-Authorized (ACH) Deposits or Withdrawals

As you transition your Grand Rivers Community Bank account to your new Legence Bank account, your existing pre-authorized deposits or withdrawals, including payments, will continue to post to your Legence Bank account.

### Your Deposits

When determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 pm at any of our branches or through mobile deposit, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 pm at any of our branches or through mobile deposit, your deposit will be considered for the next business day we are open.

### Branch Locations and Hours

We ask you to please use our current Legence Bank Shawneetown Branch until we fully move our Legence Bank Shawneetown Branch to the current Grand Rivers Community Bank location. There will be a TEMPORARY CLOSURE of the current Grand Rivers Community Bank location as of October 16, 2021 for no more than 30 days while we work on wiring and minor transitioning of supplies, etc. We will transition our Legence Bank Shawneetown Branch to the current Grand Rivers Community Bank location on or before November 15, 2021. We will keep you informed on the date of this move. Please see enclosed Locations and Hours on pages 1-2.

### Answers for Additional Questions

During a transition such as this, customers frequently have numerous questions. You can find this information and more FAQs on the Legence Bank website at [LegenceBank.com](http://LegenceBank.com).

Please do not hesitate to contact one of our courteous and caring team members or visit one of our branch locations (we have attached a list of locations and phone numbers). We are always happy to assist you with any questions or concerns you may have. Our Legence Bank team looks forward to serving all of your financial needs in the future.

We WELCOME you to our Legence Bank family and want you to know we care about you and your success!

Sincerely,

Handwritten signature of Kevin Beckemeyer in black ink.

Kevin Beckemeyer  
President and CEO, Legence Bank



# Welcome!



(800) 360-8044



[LegenceBank.com](http://LegenceBank.com)







# Locations and Hours



Branch	Address	Lobby Hours	Drive Thru Hours
<b>eBranch</b>	eBranch@LegenceBank.com (800) 360-8044		
<b>Benton Branch</b>	605 W Main Street Benton, IL 62812 (618) 439-6363	M-F 9:00 am-4:00 pm	M-Th 8:00 am-4:30 pm Friday 8:00 am-5:00 pm Saturday 9:00 am-12:00 pm
<b>Carbondale Branch</b>	925 W Main Street Carbondale, IL 62901 (618) 549-9904	M-F 9:00 am-3:00 pm	M-F 8:00 am-4:30 pm Saturday 9:00 am-12:00 pm
<b>Eldorado-Highway Branch</b>	1108 US Route 45 Eldorado, IL 62930 (618) 273-9307	M-F 9:00 am-4:00 pm	M-Th 8:00 am-4:30 pm Friday 8:00 am-5:00 pm Saturday 9:00 am-12:00 pm
<b>Evansville-Cross Pointe Branch</b>	7325 East Virginia Street Evansville, IN 47115 (812) 402-8989	M-F 9:00 am-4:00 pm	M-F 8:00 am-4:30 pm Saturday 9:00 am-12:00 pm
<b>Galatia Branch</b>	100 E Main Street Galatia, IL 62935 (618) 268-4191	M-F 9:00 am-4:00 pm	M-Th 8:00 am-4:00 pm Friday 8:00 am-4:30 pm Saturday 9:00 am-12:00 pm
<b>Harrisburg Branch</b>	502 N Commercial Street Harrisburg, IL 62946 (618) 253-5555	M-F 9:00 am-4:30 pm	M-Th 8:00 am-4:30 pm Friday 8:00 am-5:00 pm Saturday 9:00 am-12:00 pm
<b>Johnston City Branch</b>	101 W Broadway Boulevard Johnston City, IL 62951 (618) 983-6991	M-F 9:00 am-3:00 pm	M-Th 8:00 am-4:00 pm Friday 8:00 am-4:30 pm Saturday 9:00 am-12:00 pm
<b>Marion Branch</b>	1133 N Carbon Street Marion, IL 62959 (618) 997-9275	M-F 9:00 am-4:00 pm	M-Th 8:00 am-5:00 pm Friday 8:00 am-5:30 pm Saturday 9:00 am-12:00 pm
<b>Metropolis Branch</b>	522 Market Street Metropolis, IL 62960 (618) 524-2174	M-F 9:00 am-4:00 pm	M-Th 8:00 am-4:30 pm Friday 8:00 am-5:00 pm Saturday 9:00 am-12:00 pm



**(800) 360-8044**



**LegenceBank.com**





# Locations and Hours (Continued)



Branch	Address	Lobby Hours	Drive Thru Hours
<b>Mounds Branch</b>	100 S Oak Street Mounds, IL 62964 (618) 745-9431	M-F 9:00 am-3:00 pm	M-F 8:00 am-4:00 pm Saturday 9:00 am-12:00 pm
<b>Mt. Vernon Branch</b>	2929 Broadway Street Mt. Vernon, IL 62864 (618) 242-5269	M-F 8:30 am-4:00 pm	M-Th 8:00 am-4:30 pm Friday 8:00 am-5:00 pm Saturday 9:00 am-12:00 pm
<b>Shawneetown Branch*</b>	301 N Lincoln Boulevard W Shawneetown, IL 62984 (618) 269-4180	M-F 9:00 am-3:00 pm	M-F 8:00 am-4:00 pm Saturday 9:00 am-12:00 pm
<b>Vienna Branch</b>	301 W Vine Street Vienna, IL 62995 (618) 658-3240	M-F 9:00 am-3:00 pm	M-Th 8:00 am-4:00 pm Friday 8:00 am-4:30 pm Saturday 9:00 am-12:00 pm

\* Please see below for a tentative Shawneetown Branch transition schedule:

**Starting October 16**

Visit our current Legence Bank  
Shawneetown Branch at:  
301 N Lincoln Boulevard W  
Shawneetown, IL 62984.

➔

**On (or Before) November 15**

All Shawneetown  
customers will utilize the  
**NEW Legence Bank  
Shawneetown Branch,  
former Grand Rivers  
Community Bank  
location, at:  
105 W Shawnee Ave,  
Shawneetown, IL 62984.**





## Quick Guide to Your NEW Legence Bank Account

If you have one of the following Grand Rivers Community Bank accounts, your Legence Bank account will be the following:

### Checking

- Free Checking
- Regular Checking



**Back 2 Basics  
Checking**

- Now Account



**50 First Select**

- Business Checking



**Smart Business  
Checking**

- Business Interest Checking



**Smart Business  
Interest Checking**



(800) 360-8044



[LegenceBank.com](http://LegenceBank.com)





## Quick Guide to Your NEW Legence Bank Account

If you have one of the following Grand Rivers Community Bank accounts, your Legence Bank account will be the following:

### Savings

- Savings Account
- Vacation Club
- Christmas Club



**Passbook  
Savings**

- Kids Savings Account



**Young Saver  
Account**







## Banking Services

### CHECKING

### Back 2 Basics Checking

**Minimum balance to open the account:** \$100.00

**Rate information:** This account does not earn interest

**Minimum balance to avoid the imposition of fees:** No minimum balance is required

**Fees:** No maintenance, membership, or per check fees.

- May be subject to additional fees for overdrafts or items returned for non-sufficient funds.
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.

### 50 First Select Checking

**Minimum balance to open the account:** \$100.00

**Rate information:** Your interest rate is variable and the annual percentage yield may be changed at any time, at our discretion.

**Compounding and crediting frequency:** Interest will be compounded monthly and credited on the last day of your statement cycle. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to obtain the annual percentage yield disclosed:** No minimum balance is required to obtain the disclosed annual percentage yield.

**Daily balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits:** Interest begins to accrue on the business day you deposit non-cash items.

**Minimum balance to avoid the imposition of fees:** No minimum balance is required

**Fees:** No maintenance, membership, or per check fees.

- May be subject to additional fees for overdrafts or items returned for non-sufficient funds.
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.



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## Business Banking Services

### CHECKING

### SMART BUSINESS CHECKING

Smart Business Checking is a great account with no minimum balance requirements and 1,000 free transactions per month.

**Minimum Balance Requirements:** \$100.00

**Service Charge:** 1,000 free transactions per month. A fee of \$0.25 per item will be imposed for every item over 1,000.

**Rate Information:** This account does NOT earn interest.

**Effect of Closing Your Account:** If you close your account within the first 6 months, you will be charged a \$50.00 fee.

**Overdraft Charges:** The charge is imposed for overdrafts created by checks, in person withdrawals ATM withdrawals, or by other electronic means, as applicable.



(800) 360-8044



[LegenceBank.com](http://LegenceBank.com)





# Business Banking Services

## CHECKING

### SMART BUSINESS INTEREST CHECKING

**Minimum Balance Requirements:** \$100.00

**Service Charge:** 1,000 free transactions per month. A fee of \$0.25 per item will be imposed for every item over 1,000.

**Rate information:** Your interest rate is variable and the annual percentage yield may be changed at any time, at our discretion.

**Compounding and crediting frequency:** Interest will be compounded monthly and credited on the last day of your statement cycle. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to obtain the annual percentage yield disclosed:** No minimum balance is required to obtain the disclosed annual percentage yield.

**Daily balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits:** Interest begins to accrue on the business day you deposit non-cash items.

**Effect of Closing Your Account:** If you close your account within the first 6 months, you will be charged a \$50.00 fee.

**Overdraft Charges:** The charge is imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or by other electronic means, as applicable.



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## Banking Services

### SAVINGS

### Passbook Savings

**Minimum balance to open the account:** \$100.00

**Rate information:** Your interest rate is variable and the annual percentage yield may be changed at any time, at our discretion.

**Compounding and crediting frequency:** Interest will be compounded quarterly and credited on the last day of the calendar quarter. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to obtain the annual percentage yield disclosed:** No minimum balance is required to obtain the disclosed annual percentage yield.

**Daily balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits:** Interest begins to accrue on the business day you deposit non-cash items.

**Minimum balance to avoid the imposition of fees:** \$50.00 – A fee of \$1.00 will be charged if your account balance, on the last day of the calendar quarter, is less than \$50.00.

**Fees:**

- Activity fee for each subsequent withdrawal after 12 every calendar quarter is \$1.00 per item.
- May be subject to additional fees for overdrafts or items returned for non-sufficient funds.
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.



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## Banking Services

### SAVINGS

#### Young Saver Account

**Minimum balance to open the account:** \$20.00

**Rate information:** Your interest rate is variable and the annual percentage yield may be changed at any time, at our discretion.

**Compounding and crediting frequency:** Interest will be compounded quarterly and credited on the last day of the calendar quarter. Interest will be paid on the entire balance in your account. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to obtain the annual percentage yield disclosed:** No minimum balance is required to obtain the disclosed annual percentage yield.

**Daily balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits:** Interest begins to accrue on the business day you deposit non-cash items.

**Minimum balance to avoid the imposition of fees:** \$50.00 – A fee of \$1.00 will be charged if your account balance, on the last day of the calendar quarter, is less than \$50.00.

**Fees:**

- Activity fee for each subsequent withdrawal after 12 every calendar quarter is \$1.00 per item.
- May be subject to additional fees for overdrafts or items returned for non-sufficient funds.
- If you close your account within 6 months of opening, you will be charged a \$50.00 fee.



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# Certificates of Deposit

CDs have high yields and are insured up to at least \$250,000 by the FDIC. With a set maturity date, they are an excellent way to save for long-term goals. Our CDs combine security and flexibility with higher returns on your money.

### Features:

- Available terms include 30 day, 60 day, 91 day, 182 day, 12 month, 18 month, 24 month, 36 month, 42 month, 48 month and 60 month CDs
- A minimum opening deposit of \$1,000 is required for terms 30 days to 12 months, and \$500 is required for terms 18 months to 5 years
- Interest is fixed for the term, accrues daily and is compounded and credited monthly
- Penalties for early withdrawal
- Accounts automatically renew at current rates and the previous term, if the customer does not respond within the 10-day maturity grace period

### Legence Bank Certificate of Deposit Disclosure

You must make a minimum opening deposit of \$1,000 for terms of 30 days to 12 months and \$500 is required for terms of 18 months to 5 years. You must maintain the minimum balance on a daily basis to earn the annual percentage yield disclosed. If any of the deposit is withdrawn before the maturity date, a penalty as shown below will be imposed:

<u>Term</u>	<u>Early Withdrawal Penalty</u>
7-29 Days	7 Day's Simple Interest
30 Days Through 12 Months	1 Month's Simple Interest
Greater Than 12 Months	3 Month's Simple Interest

The annual percentage yield assumes the interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will not receive the accrued interest.

The interest rate for your account will be paid until the maturity date of your certificate.

After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date, unless otherwise stated in your initial disclosure.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Certificates of Deposit will transition to the same term and rate you are currently earning, until your current term matures and then it will renew at the Legence Bank rate.**



(800) 360-8044



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## Overdraft Privilege Account Disclosure

Please Note: If your account includes ODP (Overdraft Privilege) with Grand Rivers Community, please know that this service will carry over to Legence Bank.

**Overdraft Privilege (ODP)** is a service we provide to our checking account customers to cover inadvertent overdrafts. The service is subject to the eligibility criteria and other constraints as explained below.

- **You are NOT required to have this service on your account**-You may opt-out at any time.
- **The payment of overdrafts is not guaranteed**-With ODP we will generally pay your overdraft items up to \$500, however, whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.
- **You will be charged an overdraft fee for each insufficient item paid into overdraft**-You will be charged our normal overdraft or return item fee currently up to \$34.00 for each item that is presented. When more than one overdraft item is presented and paid, multiple overdraft fees may be charged. Both the amount of the overdraft items and all other fees, including but not limited to overdraft fees, are included in this limit.
- **Suspension of Overdraft Privilege**- If you overdraw your account, you must return the account to a positive balance within 30 consecutive calendar days, or your Overdraft Privilege will be suspended. Your Overdraft Privilege may be suspended if you fail to meet our eligibility criteria and if we believe you are not managing your account in a responsible manner which may harm you or the Bank.
- **Deposits to Overdrawn Accounts** - All deposits to overdrawn accounts are applied to the negative balance.
- **Closing of Overdrawn Accounts**-Checking accounts that remain overdrawn for 45 consecutive calendar days will be closed and charged off.
- **Excessive Use** - ODP is not designed to be used as a permanent solution for financial needs. The Bank monitors accounts for excessive use and we may remove ODP if we believe you are not managing your account in a responsible manner which may harm you or the Bank.

**Overdraft Protection Options.** There are other overdraft protection options available to you which may be less costly.

**Product/Service:** Auto Transfer from Savings

**Description:** If you have a savings account with us, you can authorize us in advance to transfer the funds needed to cover overdrafts.

**Cost:** \$5 per transfer



(800) 360-8044



LegenceBank.com





## Overdraft Privilege Account Disclosure (Continued)

**Eligibility Criteria** - No application is required; eligibility is at the discretion of the Bank. You may not be granted ODP if:

- Your account type is not eligible
- You are more than 30 days past due on any Bank loan or delinquent on any other obligation to the Bank
- You are subject to any legal or administrative orders, levy, or are currently a party in a bankruptcy proceeding
- You have an outstanding Overdraft Repayment Plan balance
- Your account is being reviewed for fraudulent activity
- The primary account owner is less than 18 years old
- A ChexSystems or other negative indicator has been reported to us
- Your account is classified as inactive
- You have an unresolved prior loss with the Bank
- We do not have a valid address for you

### Transactions Eligible for Overdraft Privilege Coverage:

- Checks
- Internet banking
- ATM \*
- ACH transactions
- Preauthorized automatic transfers
- Everyday Debit Card\*
- In-person withdrawals
- Telephone banking

**\*ATM/Everyday Debit Card Transactions** - Overdraft Privilege will only be available for ATM and everyday debit card transactions if you authorize the Bank to pay those transaction types (see ATM/Debit Card Consent Form). If you authorized ODP for ATM transactions, please verify your balance before initiating an ATM withdrawal.

**Overdraft Privilege Opt Out** - If you do not want to have Overdraft Privilege, simply contact us and we will provide you an opt out form to remove this benefit from your account. If you opt-out, you may still be charged our \$34.00 returned item fee. Customers who receive Social Security, federal direct deposit or any other entitlement benefit must opt-out if they do not want the Bank to apply those funds to pay an overdraft.

**Payment Order of Items** - Items presented for payment may not be processed in the same order as they were received and that order may affect the total fees assessed to your account. Generally the first items that we pay are ATM withdrawals, debit card transactions, and any checks cashed by our employees or that you have written to us. We then pay any items that were submitted electronically, such as ACH items, preauthorized automatic transfers, telephone-initiated transfers and any other electronic transfers. Finally, we pay the remaining items based on check order sequence.

**NOTE:** Holds placed on your available account balance for pending debit card/electronic transactions, including gasoline, hotel/rental car deposits, etc, may reduce your available balance and cause your account to become overdrawn.



(800) 360-8044



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## Overdraft Privilege Account Disclosure (Continued)

**Financial Education** - The Bank believes that financial literacy and education helps consumers make informed decisions. Awareness of personal financial responsibility allows consumers to realize the benefits of responsible money management, understand the credit process and the availability of help if problems occur. MyMoney.gov is the federal government's website for federal financial literacy and education programs, grants and other information.

**Waiver** - The Bank's forbearance from, or delay in, exercising any of the Bank's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, this ODP disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank's rights, remedies or privileges.

**Remedy** - You and the Bank agree that the exclusive remedy and forum for all disputes arising out of the Overdraft Privilege or your or Bank's performance there under, except for matters you or Bank take to small claims court, is arbitration by an independent arbitrator pursuant to the applicable rules of the American Arbitration Association, except as prohibited by law.

**Effective Date** - All information listed in this disclosure is effective March 1, 2021.





## What does Legence Bank do with your personal information?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and payment history
- Transaction history and credit history
- Overdraft history and account transactions

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Legence Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Legence Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
For our affiliates to market to you	Yes	Yes



### What We Do

**How does Legence Bank protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Legence Bank collect my personal information?** We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on your account — unless you tell us otherwise.

### Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include: American Farm Mortgage & Financial Services, Inc.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Nonaffiliates we share with can include title companies, credit card companies, financial companies, insurance, securities, and investment providers.*

**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies and financial companies.*



# Privacy Notice

Revised 08/21  
(Continued)

## To Limit Our Sharing

- Call **1-800-360-8044** - our menu will prompt you through your choice(s)
- Visit us online: **LegenceBank.com**
- Mail the **form** below

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

## Questions?

Call 1-800-360-8044 or go to LegenceBank.com



**Mail-In Form**

**Mark any/all you want to limit:**

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choice(s) only to me

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

**Mail To: Legence Bank, PO Box 569, Eldorado, IL 62930**



**(800) 360-8044**



**LegenceBank.com**







# Fee Schedule

Effective March 1, 2021

## Card Fees

- Debit card replacement fee (lost card) .....\$ 10.00

## Other Fees

- Account closure within 6 months .....\$ 50.00
- **Account reconciliation fee per hour\*** .....\$ **25.00**
- Account research fee per hour .....\$ 100.00
- Automatic Transfer Service (ATS) of funds from one account to another to cover overdraft .....\$ 5.00
- Bill Pay inactivity fee after 90 days (per month) .....\$ 5.75
- **Cashier's check for customer\*** .....\$ **7.00**
- Check cashing fee for non-customer per \$100.00.....\$ 10.00
- Check printing fee varies per style of check ordered ..... See team member for assistance.
- Coin counting per roll fee (minimum of \$10.00).....\$ .25
- Copies per page .....\$ 1.00
- **Counter checks – each\*** .....\$ **1.00**
- **Dormant account fee per month\*** .....\$ **7.00**
- Fax..... minimum charge \$3/\$1 per page over 3
- Foreign ATM fee..... 1.00 per transaction
- Garnishments and levies ..... 100.00 plus any incurred attorney fees
- Night deposit bag locking – first bag is free; each additional .....\$ 25.00
- Night deposit zipper bag – first bag free; each additional.....\$ 5.00
- Night deposit key – first key free; each additional.....\$ 5.00
- **Printout of account statement or statement reproduction\*** .....\$ **7.00**
- **Stop payments – each\*** .....\$ **35.00**
- **Telephone transfer request\*** .....\$ **1.00**
- Returned/undeliverable mail fee..... 5.00 per returned item
- **Monthly paper statement fee\*** .....\$ **7.00**

## Overdraft Fees

- **Non-sufficient funds (NSF)\*** .....\$ **34.00**
- **Paid item fee\*** .....\$ **34.00**
- **Return item fee\*** .....\$ **34.00**
- **Return deposited item fee\*** .....\$ **7.00**
- **Uncollected funds paid item fee\*** .....\$ **34.00**
- **Uncollected funds return item fee\*** .....\$ **34.00**

## Wire Fees

- Wire fee – outgoing.....\$ 25.00
- **Wire fee – incoming\***.....\$ **25.00**



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# Fee Schedule

Effective March 1, 2021

## Business Accounts and Services

- Smart Cash Management
  - ACH monthly access fee.....\$ 15.00
  - ACH per item fee.....\$ .12
  - Same Day** ACH monthly access fee.....\$ 15.00
  - Same Day** ACH per item fee.....\$ .25

## Safe Deposit Box Fees\*\*

### Box

- Box rental per year 2x5 .....\$ 40.00
- Box rental per year 3x5 .....\$ 40.00
- Box rental per year 4x4 .....\$ 40.00
- Box rental per year 4x5 .....\$ 60.00
- Box rental per year 2x10 .....\$ 60.00
- Box rental per year 3x10 .....\$ 60.00
- Box rental per year 4.5x10 .....\$ 80.00
- Box rental per year 5x5 .....\$ 80.00
- Box rental per year 5x10 .....\$ 80.00
- Box rental per year 10x10 .....\$ 80.00
- Box rental per year 7x10 .....\$ 100.00
- Lost key .....\$ 10.00
- Drilling charge.....\$ 250.00

\*Additions and/or changes to the previous year's Fee Schedule are denoted by an asterisk and bolded text.

\*\*The contents of Safe Deposit Boxes and/or Lockers are not insured by the FDIC or Legence Bank. Additional detailed information is available on request.



(800) 360-8044



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## *Investing In YOU!*

For more than 115 years, we have provided a customer-focused commitment to quality that never stops for the individuals, families, businesses and communities we serve. Legence Bank offers a suite of personal and business financial solutions, along with competitive rates to meet your individual needs, budget and lifestyle. Most importantly, Legence is a community bank that cares about your success. Our team enjoys working hand-in-hand with you to provide exceptional, personalized service you deserve.

As technology continues to advance, we strive to balance your needs by continuing to provide relationship banking with online banking to offer a blend of services. We will continue to carry on the tradition of going the extra mile to help customize your financial needs.

**Legence Bank.....Investing In YOU!**

We are loyal, professional financial service partners who strive daily to:

- Create and sustain profound banking relationships
- Deliver convenient financial products, services and solutions
- Help continued growth and success for our customers
- Invest in our communities
- Provide an enthusiastic caring experience, every customer – every time

We welcome any **QUESTIONS** you have.

**CALL** our team at (800) 360-8044.

**COME BY** any of our Legence Bank branches (locations and hours enclosed).

**CLICK** on our website at LegenceBank.com, download our Legence Bank App via the App Store or Google Play and visit our Facebook page at facebook.com/Legence.

*We look forward to serving **YOU!***



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