

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

December 28, 2023

Dear Valued Legence Bank and Loan Customer,

Your business and our relationship are important, which is why Legence Bank wants to keep you informed about changes that affect your banking. Legence Bank's Mounds Branch at 100 South Oak Street, in Mounds, Illinois, will permanently close at 1:00 p.m. on March 29, 2024. The difficult determination to close the Mounds Branch was decided upon after evaluating the repairs, renovations and technological improvements the building would require to meet continued employee use and customers' banking needs, and the declining branch traffic and over the counter transactions at this location. Legence Bank will consolidate the operations of the Mounds Branch with Legence Bank's other Southern Illinois branches. Your banking will continue seamlessly at any of our local Legence branches of your choice, which provide the same services and products you are currently offered at the Mounds Branch.

Legence Bank has over 115 years of service to the people of this area. We must always be good stewards, managing expenses and resources, and that means making good business decisions as banking and the way people want to be served is ever changing. We will strive daily to maintain the same high level of customer service and attention to the needs of our customers, and to minimize the impact of the branch closing. In addition to visiting a branch, Legence offers flexible, convenient banking options that allow you to access your accounts virtually anywhere, anytime via an ATM, online and mobile banking.

The servicing of your loan(s) will remain with Legence Bank. Payments will continue to be managed by any of our Legence Bank branch locations. You may also mail payments to our Corporate office at the following address:

Legence Bank Corporate Office PO Box 569 Eldorado, IL 62930



If you have any questions for your loan officer, our team at Legence is available to help you. We value our relationship with you and greatly appreciate your business. We look forward to the opportunity to continue servicing your loan.

Any person wishing to comment on this proposed branch closing may file comments with the FDIC Chicago Regional Office at 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606-3447.

Please feel free to call us at (800)360-8044 and our team will help with any questions you may have. We appreciate YOU and your business, and look forward to continued servicing of your loan(s) for many years to come.

Kind Regards

Kevín D. Beckemeyer

Kevin Beckemeyer President and CEO Legence Bank

