



December 28, 2023

Dear Valued Legence Bank and Safety Deposit Box Customer,

Your business and our relationship are important, which is why Legence Bank wants to keep you informed about upcoming changes that affect your banking. Legence Bank's Mounds Branch at 100 South Oak Street, Mounds, Illinois, will permanently close at 1:00 p.m. on Friday, March 29, 2024. 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.

As a safety deposit box holder, we want to make these options available to you:

- 1. Safety deposit boxes of various sizes are available at some of our branches. Please call (800)360-8044 to inquire about availability and locations.
- 2. We are offering a refund of your safety deposit box rent if it was paid in the last 12 months. If eligible, please request your refund from Mounds Branch personnel when closing your box.

Please make plans to remove the contents from your safety deposit box, as the last day to access your box and remove your contents is February 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. We must always be good stewards, managing expenses and resources, and that means making good business decisions to meet the banking needs of our customers.

Legence Bank has over 115 years of service to the people of this area. 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.

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 618-745-9431 and our Mounds Branch team will help with any questions you may have. We appreciate your business and look forward to serving your financial services needs for years to come.

Sincerely,

Kevin D. Beckemeyer

Kevin Beckemeyer President and CEO Legence Bank