



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

December 28, 2023

Dear Valued Legence Bank 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 know that many of our Mounds Branch customers go to nearby towns where we have branches, to shop, see doctors and utilize other services. We welcome you to any of our local branches to continue serving you and your banking needs. We want you to be confident your banking needs can be serviced at any of our Legence Bank locations and online at LegenceBank.com.

We have a universal system allowing all team members at any of our local branches to pull up your account information and serve you. All products and services will continue to be available as we close the Mounds Branch. 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. There will be no interruption of service or access to your accounts, and no action by you will be necessary.

Personal attention. We know face-to-face interaction with trusted Legence team members is important for several services. We are happy to personally introduce you to the friendly professionals at our branches. We have mortgage lending, agricultural and commercial loan lenders, along with retail and online banking team members who will continue serving you.

Our most valued asset. We appreciate you, our valued customer, and your choice of Legence Bank to meet your financial needs. Please feel free to call us at (800)360-8044 and our team will help with any questions you may have.

Our Legence Bank branch teams look forward to serving you, and we want you to be confident that your banking needs can be met at any of our Legence Bank locations and online at LegenceBank.com. Please keep this listing of Locations and Hours, which are available any time on our website.

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.

We look forward to serving your financial needs for years to come.

Sincerely,

Kevin D. Beckemeyer

Kevin Beckemeyer
President and CEO
Legence Bank