



December 9, 2025

Borrower Name 1
Borrower Name 2
Mailing Address
City, State, Zip

Dear [Insert Customer Name],

Your business and relationship with Legence Bank mean a great deal to us, and we want to personally keep you informed about upcoming changes that affect your banking. **Legence Bank's Johnston City Branch, located at 101 West Broadway Boulevard in Johnston City, Illinois, will permanently close at 4:00 p.m. on Tuesday, March 31, 2026.**

This decision was made after careful consideration of how we can best serve our customers both now and in the years ahead. As banking continues to evolve and more customers choose to bank digitally or at nearby Legence locations, we have seen a natural decline in branch traffic and in-person transactions. After thoughtful evaluation, we determined that consolidating the operations of our Johnston City Branch with nearby Legence Bank branches will allow us to continue providing exceptional service, convenience, and value while ensuring we remain efficient and strong for the future.

We want to reassure you that the servicing of your loan(s) will remain with Legence Bank, and there will be no interruption in service. Loan payments may continue to be made at any of our Legence Bank branch locations or mailed directly to our Corporate Office at the following address:

Legence Bank
Corporate Office
P.O. Box 569
Eldorado, IL 62930

If you have any questions or need assistance, our team is here to help. Please don't hesitate to contact your loan officer or call us directly at (800) 360-8044, and we will be happy to assist you in any way we can.

We deeply value your trust and loyalty, and we are grateful for the opportunity to continue serving your financial needs. At Legence Bank, we remain committed to providing personalized service, convenient access, and trusted relationships across all our locations and digital banking platforms.

Thank you again for choosing Legence Bank. We look forward to continuing our partnership and serving your loan for many years to come.

Sincerely,

Kevin D. Beckemeyer

Kevin Beckemeyer
President and CEO
Legence Bank