



September 1, 2026

Dear Newest LLCU Member,

On Monday, August 31st, 2026, Land of Lincoln Credit Union (LLCU) completed its acquisition of Williamsville State Bank & Trust and you became an official member of LLCU!

We are excited to welcome you as a member and to make a meaningful difference in your financial life. Every day we work hard to serve and enrich the lives of our members – and we look forward to getting to know and serve you.

We are sending this letter to inform you that your deposits are now insured up to \$250,000 per depositor, per ownership, per institution by the National Credit Union Administration (NCUA). As of the completion of the acquisition on August 31st, 2026, your accounts are no longer insured by Federal Deposit Insurance Corporation (FDIC) and are instead insured by the NCUA. The NCUA is a federal agency backed by the full faith and credit of the United States. The NCUA administers the National Credit Union Share Insurance Fund (NCUSIF) and offers similar insurance to that of the FDIC. There was no lapse in the federally insured status of your deposits.

LLCU also provides additional deposit insurance from the Excess Share Insurance Corporation (ESI). Member deposits in LLCU receive an additional \$750,000 of coverage, in addition to the NCUA coverage of \$250,000, and are therefore protected to a total of up to \$1,000,000.

Land of Lincoln Credit Union will continue to send communications detailing various aspects of the transition of your accounts, including detailed instructions regarding the conversion of your account to the records and systems of Land of Lincoln Credit Union expected to occur the weekend of September 25th – 27th, 2026.

LLCU is thrilled to be joining with Williamsville State Bank & Trust, and we look forward to the chance to meet and get to know many of you soon. If you have any questions about the acquisition, please feel free to visit our website at www.llcu.org, stop in to the former WSBT branches to speak with the same familiar faces you are used to seeing, or contact us by telephone at (217) 698-9728.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Ares", is written over a circular stamp or seal.

Robert Ares
Land of Lincoln Credit Union
President and CEO
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