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ROUTING NUMBER • 271183015

ACCOUNTS SYSTEM CONVERSION WEEKEND INFORMATION

DATES: Friday, September 25th (2PM) – Monday, September 28th (8AM)

We are so excited to bring all former WSBT customers officially onto the records and accounts systems of LLCU. This is the final step we must take to make your LLCU membership official. We understand that change can be scary, but we want to assure you that this change will be great! You will finally be able to take advantage of all LLCU products and services, as well as LLCU Online & Mobile Banking. Additionally, this upgrade will better position us to provide you with faster service and the latest in banking technology for many years to come.

Please take the time to read through this letter thoroughly to fully understand the changes that will impact you, and any actions required by you prior to the accounts system conversion weekend. You will also want to make note of the various service interruptions that will occur while we merge our systems.

Accounts System Conversion Timeline

Friday, Sept. 25th at 2:00p.m.	• LLCU Branches in Williamsville, Springfield and Sherman will CLOSE. • WSBT Online Banking will be unavailable beginning at 2:00p.m. • WSB Debit/ATM Cards will have stand-in limits in place (see pg. 2).
Saturday, Sept. 26th	• All LLCU Branches will be CLOSED and Online Banking Unavailable.
Sunday, Sept. 27th	• All LLCU Branches will be CLOSED and Online Banking Unavailable.
Monday, Sept. 28th	• All LLCU Branches will re-open with regular business hours. • LLCU Online Banking will be restored. • WSBT Members can enroll in LLCU Online Banking and activate new LLCU Contactless Debit Cards.

What to Expect **DURING** the Accounts System Conversion Weekend

Lobby & Drive-Up Availability

LLCU branches at Springfield, Williamsville & Sherman will close at 2p.m. on Fri., Sept. 25th and will remain closed all weekend to bring WSBT member accounts onto the LLCU accounts and records system.

All LLCU branches will re-open on Monday, Sept. 28 with regular business hours.

Online & Mobile Banking Availability

WSBT Online and Mobile Banking will NO LONGER be accessible beginning on Friday, Sept. 25th at 2:00p.m. Effective Monday, Sept. 28th at 8:00a.m., WSBT Online/Mobile Banking will no longer be available and members will need to enroll in LLCU Online Banking. For instructions on how to enroll, see the next page.

Debit Card Usage

If you previously had an active WSBT debit or ATM card, you will be automatically reissued a new LLCU Contactless Debit Card. These cards will be mailed to you and should arrive in a non-descript, blank white envelope (for security). Once you receive your debit card, hold onto it until you can activate it and begin using it on Monday, September 28th at 8:00a.m. To activate your new LLCU debit card, simply call the phone number listed on the card and follow prompts.

You should continue to use your WSBT debit card throughout the Accounts System Conversion weekend until you are able to activate your new LLCU debit card on Monday morning (Sept. 28th at 8:00a.m.).

During the Accounts System Conversion weekend, there will be daily limits in place for cash withdrawals and purchases with your debit cards as follows:

- Cash Withdrawal Limit of \$105
- Purchase Limit of \$305

All transactions made during the conversion dates, including pre-scheduled payments and transfers, will be processed and posted to your account during regular business hours on Monday, September 28th.

ATM Availability

All LLCU ATMs and VTMs will remain available to you throughout the Accounts System Conversion weekend. Please note that during the weekend (Sept. 25th – Sept. 27th), there will be daily limits at ATMs for Cash Withdrawals \$105 daily.

Automatic Payments & Direct Deposit

Any automatic payments, BillPay, and ACH or Direct Deposits set as effective on or before Sept. 25th will be completed as scheduled with no interruption.

Account History & Statements

Account history & statements for WSBT accounts dating BEFORE the Accounts System Conversion weekend (before 9/25/26) **WILL NOT** transfer to LLCU Online Banking.

If you would like a copy of any account history or statements dating prior to 9/25/26, you can either login now to WSBT online banking to download, or stop by the Springfield, Williamsville, or Sherman branches to request printouts.

Phone Banking

As of Friday, September 25th at 2:00p.m., WSBT Phone Banking will no longer be available. Beginning on Mon., Sept. 28th at 8:00a.m., WSBT members will be able to **re-enroll using LLCU's Lincoln Line TeleBanking by calling 1-800-500-9401 and entering the LAST FOUR DIGITS of your SSN for your PIN.** You will be able to reset your PIN after you have this setup.

Additional Services

The following digital services will also be UNAVAILABLE from Fri. Sept. 25th at 2:00p.m. through Mon., Sept. 28th at 8:00a.m.:

- eStatements
- Quickbooks

What to Expect **After** the Accounts System Conversion Weekend

Online & Mobile Banking

As of Monday, Sept. 28th at 8:00a.m., WSBT members can enroll in LLCU Online/Mobile Banking. If you were previously enrolled in WSBT Online and Mobile Banking, you will simply “re-enroll”.

To re-enroll in LLCU Online Banking if you WERE previously enrolled in WSBT Online Banking, please follow these instructions:

- 1) Before you begin enrollment, you will need to confirm that we have your current mailing address, phone, and email address on file.
- 2) Visit www.llcu.org on your desktop computer.
- 3) On the LLCU homepage, scroll to “LLCU Online Banking” and click the “LOGIN” button.
- 4) On the next screen, enter the same User ID you previously used to login to WSBT Online Banking.
- 5) For the Password, use the **LAST SIX DIGITS of YOUR SOCIAL SECURITY NUMBER**.
- 6) Click “Log In” and follow the prompts to reset your password. **Make note of your user ID and password as these will be the same for Mobile Banking.*
- 7) Follow the prompts to set up your security questions and accept various disclosures.

To enroll in LLCU Online Banking if you were NOT previously enrolled in WSBT Online Banking, please follow these instructions:

- 1) Before you begin enrollment, you will need to know your LLCU Member Number. If you do not yet know that number, please call 217-698-9728.
- 2) Then, visit www.llcu.org on your computer.
- 3) On the LLCU homepage, scroll to “LLCU Online Banking” and click “ENROLL”.
- 4) Complete the prompts to finish the set-up of your account. *(Personal information entered should be Primary Account Holder’s information).*

Once enrolled in LLCU Online Banking, download the LLCU Mobile Banking App and use the same login credentials. Simply search “LLCU” in your mobile app store and download. The LLCU mobile app will look like this:



Land of Lincoln
Credit Union
Finance

LLCU Contactless Debit Card

On Mon., Sept. 28th at 8:00a.m., if you received a new LLCU debit/ATM card, you will be able to activate and begin using your new card. To activate, call the number on the card and PRESS 2 to set your new PIN.

NOTE: Your previous PIN will not work (do not Press 1). Once you Press 2 to set a new PIN – you will be able to re-use your previous PIN number if you choose.

Routing Number & Account Number

After the conversion, you will begin to use the LLCU **Routing Number** for setting up any new ACH transactions, and to order new checks. The LLCU Routing Number can be found at the top of this letter and at the top of the www.llcu.org homepage. After the conversion, most WSBT members’ **Account Numbers** will remain the same. If your Account Number changes, LLCU staff will reach out.

BillPay

After Accounts System Conversion weekend, if you have BillPay set up through WSBT Online Banking, you will need to re-enter transactions and Payee Info within LLCU Online Banking once enrolled. For assistance, call 217-698-9728 or visit www.llcu.org.

Account Statements

Your new LLCU Account Statements after the conversion will look slightly different. You will also have the option to view all your accounts on one statement. Once enrolled in LLCU Online Banking, you can enroll in eStatements in Online Banking.

Branch and ATM/VTM Access

As of Sept. 28th at 8:00a.m., you will be able to use ALL LLCU branches and ATMs (or VTMs). You will also be able to use over 40,000 fee-free ATMs nationwide as a part of the MoneyPass® Network. To find locations and ATMs, visit www.llcu.org.

Loan Payments

As of Sept. 28th at 8:00a.m., you can pay your loan at ANY LLCU Branch or set up auto payments at www.llcu.org/loans/make-a-payment.

YOUR CHECKLIST OF ACTION ITEMS

Now through 9/24/2026

- ☐ **Verify your contact information.** Stop in or call to verify that we have your most current contact information (*mailing address, email, phone*) to ensure you receive all messages regarding the upcoming Accounts System Conversion. Visit the branch or call **217-698-9728**.
- ☐ **Gather any Accounts Statements, BillPay Payee Info or QuickBooks Info Now.** **Account statements dating BEFORE 9/25/26 will NOT transfer to LLCU Online Banking. Additionally, BillPay Payee information WILL NOT TRANSFER to LLCU Online Banking. WSBT Online Banking will be discontinued as of 9/25/26.** If you would like statements dating before 9/25/26, or BillPay Payee information to set those up in LLCU Online Banking, please login to WSBT Online Banking NOW to download or stop in the branch before the Accounts System Conversion to request printed statements. Also note, that if you use accounting systems such as QuickBooks, login and print statements prior to 9/24/26.

TO PRINT STATEMENTS IN WSBT ONLINE BANKING:

1. Go to “Accounts” and click “Statements”.
2. Select the account you desire a statement for using the down arrow.
3. Choose the account & choose statement date.
4. A pop-up box will appear (*that looks blank*).
5. On top right corner, choose “SAVE: or “PRINT” and the statement will appear.

TO PRINT BILLPAY PAYEE INFO:

1. Login to BillPay.
2. Select the PAYEE for which you would like to print information.
3. Select “EDIT” and the Payee Info will populate the screen.
4. Select “Print”.

- ☐ **Watch for your new LLCU debit/ATM card in the mail.** Keep an eye on your mailbox for a white, non-descript envelope that will contain your new LLCU Contactless debit card (only if you currently have an active WSBT debit/ATM card). Set it aside in a safe place to activate on 9/28/26 at 8:00a.m. **REMEMBER – DO NOT ACTIVATE before Mon., Sept. 28th at 8:00a.m.**
- ☐ **Check your inbox and the LLCU website.** Keep a close eye on your email inbox and on the www.llcu.org/welcome-WSBT webpage for updates, reminders and required actions.
- ☐ **Grab extra cash.** Visit the branch or ATM to withdraw extra cash to have on hand during the Accounts System Conversion as your balance will not update over the weekend. With the daily cash withdrawal limit of \$105 and debit purchase limit of \$305, having extra cash on hand may be a good idea.

9/25/2026 - Before 2PM

- ☐ **Check your balances.** Be sure to check your account balances if needed, before online banking goes offline and branches close early on Fri., Sept. 25th at 2p.m. You will not be able to access online banking all weekend. We encourage you to check your balance Friday before 2p.m. to note your balance and pending transactions scheduled for the weekend.
- ☐ **Plan ahead for early branch closures.** If you need to visit the branch, be sure to do so BEFORE 2:00p.m. on Friday, Sept. 25th. The Springfield, Williamsville, and Sherman branches will close at 2:00p.m. on this day and remain closed for the weekend.

9/28/2026 – After Conversion Weekend

- ☐ **Activate & begin using your new LLCU debit card.** Call the activation number on your new LLCU Contactless Debit Card to activate and begin using your new card beginning Monday, Sept. 28th at 8:00a.m. Don't forget to set up your new LLCU debit card in your mobile wallet.
- ☐ **Enroll in LLCU Online Banking & eStatements.** Visit www.llcu.org to enroll in LLCU Online Banking & eStatements. Refer to the instructions above to determine how to enroll. After you have enrolled, visit the www.llcu.org FAQs page to learn more about the features of LLCU Online and Mobile Banking, including how to use Mobile Check Deposit.
- ☐ **Begin using your new LLCU Routing Number.** After enrolling in online banking and as you are setting up automatic payments, ACH, or mobile wallet payment options, be sure to begin using your new LLCU Routing Number (shown at the top of page 1 of this letter).
- ☐ **Begin visiting ANY LLCU branch or ATM.** As of Monday, Sept. 28th at 8:00a.m., you will have access to ALL LLCU branches and ATMs or VTMs. You can also take advantage of access to over 40,000 fee-free ATMs nationwide through the MoneyPass® Network. Visit www.llcu.org to find a list of all LLCU branches and ATMs.
- ☐ **Complete loan applications.** If you need an auto, personal or mortgage loan, complete those by 9/24/26 because loan applications will not be available from Fri., Sept. 25th at 2p.m. through Mon., Sept. 28th at 8:00a.m.
- ☐ **Pay your loan at any LLCU branch or set up auto Payment.** As of Monday, Sept. 28th at 8:00a.m., you will be able to make loan payments at any LLCU branch. You can also set up automatic payment in numerous ways. Visit www.llcu.org/loans/make-a-payment to learn the options available to you for making your loan payments. **NOTE – if you had an automatic loan payment previously set up, those will roll over and no action is required.**
- ☐ **Follow us on Socials!** Be sure to follow Land of Lincoln Credit Union on YouTube, Facebook, Instagram, X, TikTok, and LinkedIn. We share branch updates, financial education, and sometimes giveaways! Also, add llcu@llcu.org to your email contact list so you don't miss our Member eNewsletter.

REMINDER – WATCH FOR YOUR NEW DEBIT CARD in MAIL!

- If you have an active WSBT debit/ATM card, you will receive a new LLCU Contactless Debit Card via mail prior to Friday, Sept. 25th. It will arrive in a white, non-descript envelope for security purposes. DO NOT DISCARD!
- As of **Mon., Sept. 28th at 8:00a.m.**, WSBT members must **DISCONTINUE** use of existing debit cards.
- On Monday, Sept. 28th at 8:00a.m., you may activate your new LLCU Debit Card and begin using it.

Accounts System Conversion Dates:
September 25th at 2p.m. thru September 28th at 8a.m.

Need Assistance?
Call 217-698-9728 or
Live Chat at llcu.org