July 30, 2026

[Name]
[Address]
[City], [State] [ZIP]

Subject: Notice of Transaction with Land of Lincoln Credit Union and Voluntary Termination of FDIC Insured Status

Dear Williamsville State Bank & Trust Customer:

It is with great excitement that we announce to you Land of Lincoln Credit Union's ("LLCU") purchase and assumption of Williamsville State Bank & Trust's ("Williamsville") assets and liabilities (the "Transaction"). The conversion of your accounts from Williamsville to LLCU will be part of the integration of Williamsville's and LLCU's records and systems following the completion of the Transaction.

While the Transaction is expected to close on or about September 1, 2026 (the "Closing Date"), the conversion of your account(s) to LLCU's records and system is tentatively scheduled to begin on or about September 28, 2026 (the "Conversion Date"). From the Closing Date until the Conversion Date, you will continue to have full access to your accounts at the same locations where you banked with Williamsville. After the Conversion Date, you will continue to have full access to your accounts at all LLCU locations, including the former Williamsville branch locations.

This letter serves to notify you about the Transaction, and a change in deposit insurance coverage following the closing of the Transaction. This letter and the enclosed insert with answers to frequently asked questions ("FAQ") will also provide information to help you navigate questions you might have about the Transaction and any changes that may impact you in connection with the conversion of your accounts. Additional information regarding the conversion is included in the enclosed FAQ. LLCU will provide you additional information and instructions regarding the conversion of your account as the date of the conversion approaches. We have also enclosed a copy of the LLCU Privacy Policy.

Consumer Benefits from the Transaction

The Transaction will provide Williamsville's customers with access to an expanded suite of consumer financial services, including a variety of home and auto loans, credit cards, debit cards and more, as well as a full suite of business financial services. Additionally, LLCU's presence in Illinois will expand the physical locations at which Williamsville's customers can access banking and ATM services.

Closing Date; Becoming a Member of Land of Lincoln Credit Union

The Transaction is expected to close on or about September 1, 2026, pending receipt of regulatory approval and satisfaction of customary closing conditions. On the Closing Date, when LLCU purchases and assumes all of Williamsville's loans and deposits, customers of Williamsville will become members of LLCU, as further discussed in the FAQ below.

All new LLCU members are required to have a savings account. LLCU will open and fund a savings account with $5.00 effective upon completion of the Transaction for every Williamsville customer who does not already have one. For any Williamsville customer who has a savings account with a positive balance of less than $5.00, LLCU will increase the balance of such account to $5.00 on the Closing

Date. For Williamsville customers with a negative account balance on the closing date, LLCU may, in its sole discretion, notify the customer in an attempt to rectify the situation. If such account cannot be brought back into good standing, LLCU may notify the customer that it intends to cancel such account unless the balance is increased to $5.00 within 60 days in accordance with LLCU's policy on negative accounts. Williamsville customers will **not** be required to pay an application fee or other fee to become a member of LLCU.

Because you are a customer of Williamsville, you do **not** need to be within LLCU's current field of membership to become a member of LLCU at Closing. However, for persons who are **not** currently Williamsville's customers, to become members, they would need to be within the LLCU's defined field of membership. LLCU's field of membership requires that members: (1) live or work in Bond, Christian, Clark, Clay, Clinton, Coles, Crawford, Cumberland, DeWitt, Douglas, Edgar, Effingham, Fayette, Jasper, Jefferson, Lawrence, Macon, Marion, McDonough, McLean, Montgomery, Morgan, Moultrie, Piatt, Richland, Sangamon, Shelby, or Washington County; (2) have an immediate family member who is already a member of LLCU; (3) be employed at an LLCU Premier Partner Business; or (4) be an United Methodist Affiliate.

If you do not want to become a member of LLCU as a result of the Transaction, you can simply close your accounts with Williamsville prior to the Closing.

Deposit Insurance (FDIC and NCUA)

Your deposits at Williamsville will be transferred to LLCU following the completion of the Transaction. After the closing date, your deposits will be insured by the National Credit Union Share Insurance Fund ("NCUSIF") and not by the Federal Deposit Insurance Corporation ("FDIC"). All of your current deposits will continue to be federally insured up to $250,000 per member, per account category through the National Credit Union Administration ("NCUA"), which administers the NCUSIF. At no time during the transition from FDIC to NCUA will your deposits be uninsured. Like the FDIC, the NCUA provides federal deposit insurance. A chart comparing FDIC and NCUA insurance coverage is included with this letter.

Changes to Products and Services, Banking Locations, and ATM Access

- You may notice that the signage associated with Williamsville will transition to LLCU upon completion of the closing of the Transaction. Despite the change in branding that will occur when the Transaction closes, Williamsville's branch offices will remain open as part of LLCU throughout the entire process, and you will continue to have access to your accounts and funds on deposit.
- Following the closing of the Transaction, you will retain access to all of your deposit accounts and other banking products and services, including debit and credit cards.
- Service for debit cards and all lines of credit under Williamsville accounts will continue without interruption.
- Account statements will continue to be distributed on a regular basis as they were by Williamsville.
- LLCU or its agent will automatically become the successor custodian of your IRA or HSA.
- Although Williamsville's website branding will change to reflect LLCU's name, marketing and advertising upon completion of the closing of the Transaction, you will have the same access and user ID for all electronic and online banking services.
- Until integration and conversion of Williamsville's and LLCU's records and systems have been completed (currently anticipated to occur sometime in September 2026), all direct deposits (social security, payroll, etc.), automatic withdrawals or transfers, and any transactions (debit card transactions or checks) will continue to process and post to your accounts without further action by you.
- The terms of Williamsville customer loans will not change as a result of the transfer from

Williamsville to LLCU.

- There are no anticipated changes to your loan servicing, banking products or services, or account numbers/structure until the records and systems' conversion and integration is completed.
- After the Conversion Date, there may be changes to particular products and services, as well as modifications to the fees currently charged for products and services. Information regarding changes, if any, to your deposit account terms will be provided a minimum of thirty (30) days prior to any scheduled account changes. Please contact Williamsville or LLCU directly if you have any questions or concerns regarding the products and services offered or applicable fees. If the terms of or the service charges related to the products and services change, LLCU will notify customers prior to any such changes. If you have any questions regarding the foregoing, please call or email Williamsville at 217.698.9728 or Julie Douglas at jdouglas@wsbt.net, or call or email LLCU by reaching out to Jeri Phillips at jphillips@llcu.org or 217.615.3908.
- You will not lose access to safe deposit boxes currently held at Williamsville locations and will gain access to additional safe deposit boxes at applicable LLCU branches.
- While you eventually will be able to conduct banking at LLCU's 15 existing branch locations, you will need to conduct in-person banking at Williamsville's branch locations until the Conversion Date when your accounts are converted to the records and systems of LLCU. This conversion of accounts is expected to occur sometime in September 2026.
- After the Conversion Date when the conversion is complete, you will have full access to all 18 of the combined institution's branch locations and all of the combined institution's ATMs.
- For a full list of LLCU's branch locations and hours and available ATM locations, visit LLCU's website at www.LLCU.org.
- You will be provided additional information and a minimum of 30 days' prior notice of any scheduled account changes. See the enclosed FAQs for additional discussion regarding products and services following the conversion of your account to LLCU's records and systems.

Upon completion of the transaction, all Williamsville customers will be provided access to the full array of member services offered by LLCU. See the enclosed FAQs attached for more information regarding LLCU's field of membership and how you may choose to become a member of LLCU.

We will be providing additional information to you on a periodic basis as we proceed to the closing of this Transaction. For information regarding the Transaction, we encourage you to visit www.LLCU.org. Additionally, if you have specific questions, please feel free to reach out to Jeri Phillips at jphillips@llcu.org or 217.615.3908.

We'd like to take this opportunity to welcome you as a new member of LLCU following completion of this Transaction. We look forward to providing you with a seamless transition to becoming a member of LLCU and to serving you.

Sincerely,

Catherine J. Gonzalez
Williamsville State Bank & Trust
President and CEO

Robert Ares
Land of Lincoln Credit Union
President and CEO

Customers of Williamsville State Bank & Trust: Answers to Frequently Asked Questions

Acquisition of Williamsville State Bank & Trust by Land of Lincoln Credit Union

Banking locally is banking better – and it's getting even better!

We are very excited to announce that membership with Land of Lincoln Credit Union ("LLCU"), an Illinois chartered credit union, provides you, your family, and your business with great value, service and convenience. As a result of LLCU's acquisition of Williamsville State Bank & Trust ("WSBT") (this "Transaction"), you'll gain access to expanded consumer financial services, including new loan products, credit cards, innovative account access options, and more. Ultimately, LLCU will be able to serve you in more ways, and in ways that also enhance our commitment to our local communities.

We understand that you may have some questions related to the Transaction, so we're providing answers to some of these questions. Please review these helpful FAQs and let us know if you have other questions we can help answer.

About the Transaction

What is happening? The boards of WSBT and LLCU have signed a definitive agreement for LLCU to purchase the assets and assume the liabilities of WSBT, subject to approval of bank and credit union regulators.

What is a "purchase and assumption" transaction? A purchase and assumption transaction means a financial institution (credit union, bank, or thrift) purchases the assets and assumes liabilities (including all insured deposits) from another financial institution. In this instance, LLCU is purchasing substantially all the assets and assuming substantially all the liabilities of WSBT.

Why is WSBT choosing to sell? The current competitive marketplace and increasing demands in the rapidly evolving financial services industry led WSBT's management and board to determine that combining with a larger organization is the optimal strategy to serve its customers today and well into the future. WSBT customers, at the time the Transaction is completed, will become members of LLCU with full access to the credit union's vast array of products and services, including larger lending limits.

Why did WSBT choose LLCU? WSBT management and board are impressed by LLCU's commitment to exceptional member service and its investment in the people and communities it serves. The Transaction will provide a positive financial return to all members and employees of LLCU. WSBT management and board believes the Transaction is in the best interests of its employees and the people and communities it serves.

What is a Credit Union? Credit unions are member-owned, not-for-profit financial institutions. That means each member is also an owner. Credit unions, like mutual savings banks, don't have outside stockholders making decisions. The membership of a credit union elects the credit union board. This system allows earnings to be returned to members through lower fees, higher rates on deposit accounts, and lower rates on loans and credit cards.

Who is Land of Lincoln Credit Union? LLCU is a locally owned, Illinois state-chartered credit union, regulated by the Credit Union Section, Division of Financial Institutions, Illinois Department of Financial and Professional Regulation and by the National Credit Union Administration (the "NCUA"). LLCU operates from its main office in Decatur, Illinois, and operates fifteen offices located throughout central and southern Illinois. LLCU serves over 38,000 members and has assets in excess of $487 million. LLCU's mission is, "To provide our members education and tools to achieve financial success."

For more information about LLCU, including branch locations and hours, visit www.LLCU.org.

Why is LLCU choosing to acquire WSBT? This proposed Transaction is a cultural and geographic fit that will create enhancements for members of LLCU and WSBT customers. The Transaction will add three branches to LLCU's branch footprint in Sangamon County, Illinois.

Is this a done deal? What must happen before the acquisition is complete? While the board of directors of both institutions have approved the proposed purchase, the acquisition remains subject to customary closing conditions. Assuming that all applicable closing conditions are met, both WSBT and LLCU intend to finalize the acquisition on or about September 1, 2026.

About the People

Who will be the President/CEO? Robert Ares is the current President and Chief Executive Officer of LLCU and will continue in that role.

Will there be changes to the Board of Directors? The current Board of Directors of LLCU will remain unchanged as a result of the Transaction. The Board of Directors of WSBT will wind down and dissolve WSBT and cease to exist as soon as practicable after the closing of the Transaction.

What will happen to WSBT associates? It is anticipated that most WSBT associates will continue their dedicated service to their customers in their current roles. Where possible, LLCU intends to align WSBT associates' skills, abilities, and career goals with LLCU's growing need to serve you. Bringing together two successful organizations, we will create an even more vibrant work environment with incredible career growth and advancement potential.

About the Future

Where will the headquarters be located? The headquarters of LLCU will remain at 4850 E. Prosperity Place, Decatur, IL 62521, its current headquarters. Visit our website at www.LLCU.org to see all of LLCU's locations.

When will I see signage begin to change at branch locations? Signage will begin to change within five days of the Closing Date of the Transaction.

Are you planning to close any branch locations? No, WSBT's branch locations will be maintained and added to LLCU's existing branch locations, resulting in a network of 18 service locations throughout Illinois.

When will the former WSBT customers be able to use LLCU's existing fifteen branches? Until the conversion to LLCU's records and systems is complete on the Conversion Date, former WSBT customers will need to conduct in-person banking at one of the three existing WSBT branch locations. After the official computer/systems conversion is complete, former WSBT customers will have full access to all LLCU products, services, and branch office locations. See the discussion under the heading "About my Accounts – Conversion" below for additional information regarding changes that will occur following the conversion to LLCU's records and systems.

When is the official computer conversion date? We expect that the conversion will occur beginning on or about September 28, 2026. LLCU will continue to send communications describing the transition of your WSBT accounts, including detailed instructions regarding the conversion of your accounts to the records and systems of LLCU, including any resulting changes to your accounts.

How will I become a member of LLCU? On the Closing Date, when LLCU purchases and assumes all of WSBT's loans and deposits, all customers of WSBT will automatically become members of LLCU. WSBT customers will not be required to pay an application fee or other fee to become a member of LLCU. All new LLCU members are required to have a share account with a minimum balance of $5.00. For any WSBT customer that does not have such a savings account, LLCU will open and fund a non-transaction savings account with a balance of $5.00. There will be no changes in your account number or terms or servicing until systems integration is completed sometime in September 2026. You will be provided a minimum of 30 days prior notice of any scheduled account changes. You may withdraw your deposits from LLCU and cease to be a member at any time.

Will there be an interruption of service? We don't anticipate any interruptions of service, and no action is necessary on your part following the Closing Date of the acquisition and prior to the Conversion Date when your accounts will be converted to the records and systems of LLCU expected to occur sometime in September 2026. The WSBT branches will remain open as offices of LLCU following the Closing Date of the acquisition to serve you. In addition, you will continue to have uninterrupted access to the property in your safe deposit box. We do not anticipate disruption to the traditional banking business at this time, including direct deposits, electronic banking activities, ATM/debit or similar transactions, or your transactions by mail, safe deposit boxes, or paper-based checks. We do not anticipate any impact on receiving periodic statements via your current method – paper or electronic – and will communicate delivery details as necessary. We will share information on the full suite of additional products and services that will become available.

Will my current products and services change? It is LLCU's current intention to continue to offer substantially similar products and services as currently offered by WSBT. After the transition, LLCU will offer many new products and services as well. Presently, WSBT offers checking accounts, savings accounts, CDs, money market accounts and NOWs. These same deposit products are also presently offered at LLCU. In the lending area, the product offerings by LLCU will be more robust. LLCU offers a wider variety of mortgage loans and emphasizes certain consumer related loans such as vehicle, boat, recreational vehicle and holiday (signature) loans.

How will my FDIC deposit insurance at WSBT transition to NCUA deposit insurance at LLCU? After the closing date, your deposits will be insured by the National Credit Union Share Insurance Fund ("NCUSIF") and not by the Federal Deposit Insurance Corporation ("FDIC"). All your current deposits will continue to be federally insured up to $250,000 for each account category through the NCUA—an agency of the federal government, which administers the NCUSIF. We have included a chart comparing FDIC and NCUA insurance coverage in the special insert enclosed with this FAQ. You can also visit the NCUA's website at www.ncua.gov and the FDIC's website at www.fdic.gov where more detailed information about share and deposit insurance can be found.

What will happen with the existing WSBT locations? Following the Closing Date, WSBT branch locations will remain open and remain full-service LLCU locations. You will need to continue to use these branches until after the conversion of your account to the records and systems of LLCU expected to occur sometime in September 2026.

The hours of the WSBT branches will remain the same as currently followed.

Will there be a name change? WSBT will become part of and assume the name "Land of Lincoln Credit Union."

What are the benefits I will receive as an LLCU member? A few benefits include:
• FREE VISA® Debit Card.
• FREE Online Banking – Access your account anytime, anywhere.
• FREE Mobile Banking – Banking on the go! Search Land of Lincoln in your mobile app store.
• FREE Bill Payer – Pay your bills whenever you want, day or night, simply and securely.
• FREE E-Statements – Prevent "dumpster diving" identity theft and review your statement online.
• FREE BALANCE – Achieve your financial goals with access to free personal finance information and counseling.

Each of these benefits will be made available to you upon the conversion of your account to LLCU's records and systems. Additional information about your account and benefits at LLCU will be provided as the conversion nears.

About my Accounts – Conversion

When will the account conversion take place? The conversion of accounts to the LLCU records and systems has been tentatively scheduled for September 28, 2026. Additional instructions on implementing the conversion to LLCU's records and systems, and any scheduled account changes (i.e., relating to direct deposit routing/account numbers and loan payments), will be provided with a minimum of thirty days prior notice. Any conversion of accounts to the LLCU records and systems cannot occur until all regulatory approvals are obtained and the Transaction is finalized.

If you do not want to become a member of LLCU as a result of the Transaction, you can simply close your accounts with WSBT prior to the Closing.

Will my account number or account names change with the account conversion? We plan to minimize changes to account numbers, as we understand that this type of change can be disruptive. However, the conversion of accounts to LLCU's records and systems expected to occur in September 2026 may require a change to account numbers if there are duplicates between institutions. We are committed to making any transition as smooth as possible so that you experience no interruptions in accessing your accounts.

Will I need to update my ACH (Automated Clearing House) transactions (social security, payroll, etc.)? Your direct deposit and automated regular withdrawals will continue to work without interruption after the closing of the Transaction. Following account conversion you will likely need to contact any business that utilizes your account information for ACH payments or deposits and provide your updated routing number 271183015, as well as any change to your account number. LLCU will work with you to ensure there is no interruption to your electronic direct deposit or automated regular withdrawals.

What is LLCU's routing and transit number? LLCU's routing and transit number is 271183015.

Will I still be able to use my current checks? Yes, you will continue to be able to use your current checks following the closing of the acquisition. The next time you need to order checks following the acquisition, they will be ordered with the updated LLCU routing number and information. More details will be included in future correspondence.

Will I still be able to use my debit card(s)? Yes, you will continue to be able to use your current card(s) following the closing of the transaction. You will receive new card(s) and instructions in advance of the conversion expected to occur in September 2026, so that when the conversion occurs you will have card(s) ready to be activated and used.

How will this affect my loan payments? You will continue to make loan payments at any of the WSBT branch locations, until account conversion. Following conversion, you can also make loan payments at any LLCU full-service branch location; by mail to PO Box 3310 Decatur, IL 62524; or visit www.LLCU.org for more options.

Will beneficiaries transfer with account(s)? Yes. Any previously designated beneficiaries will follow the account when integrated with LLCU's records and systems.

When will I be able to use LLCU's branches? What are LLCU's hours? Until the conversion of your account(s), expected to occur in September 2026, you will need to conduct in-person banking at one of the three existing WSBT locations. Following the conversion of your account(s), you will be able to conduct banking at all 18 of the combined institution's offices, including all 15 of LLCU's current branch locations.

For a full list of LLCU's current branch locations and hours, visit the LLCU website at www.LLCU.org.

When will I be able to use LLCU ATMs? After closing of the acquisition, WSBT customers will be able to use ATMs at the former WSBT locations with their WSBT ATM and debit card fee free without interruption. Following the account conversion, you will be able to use any ATM within LLCU's network fee free, using your new debit card.

For a full list of LLCU's ATM locations, visit the LLCU website at www.LLCU.org.

When will online/mobile access be available? Until the conversion date, expected to occur in September 2026 you will continue to access your online banking as you do now. As of the conversion date, you will have access to LLCU's secure online and mobile banking platform, which offers many easy and convenient options to help you manage your finances and customize your preferences. More detailed communication about initial access to Land of Lincoln's online/mobile banking will be sent in future correspondence.

Will the products and services offered by WSBT be the same products and services offered by LLCU? It is LLCU's current intention to continue to provide all of the products and services currently offered by WSBT following the closing of the Transaction. LLCU may also provide products and services in addition to those currently offered by WSBT. For more information on LLCU's products and services, please visit www.LLCU.org.

What will happen to my loans and other non-deposit accounts? It is anticipated that all loans and other non-deposit accounts will transfer to LLCU upon closing of the Transaction, unless you desire to pay-off the loan or close your non-deposit account. However, there may be loans that LLCU may not be permitted to acquire from WSBT due to restrictions imposed by its primary regulator, the NCUA. Any loans that cannot be acquired by LLCU may be moved to a LLCU-affiliated credit union service organization ("CUSO") or sold to another entity. Any impacted customers will be promptly notified if their loan will need to be transferred to a CUSO or sold to another entity.

What will happen to the designated beneficiaries on my accounts? Previously designated beneficiaries on your WSBT accounts will follow to your account at LLCU. You will not be required to fill out new beneficiary forms.

How will I get to LLCU's website? Leading up to the closing of the Transaction, continue to visit WSBT online at www.wsbt.net. Following the closing of the Transaction, you will still be able to access your online banking information from WSBT's website address. But soon after the closing of the Transaction, you will be re-routed to LLCU's official website and links to online banking will become accessible from www.LLCU.org.

Will WSBT employee emails change? Following closing of the Transaction, employees will be provided new email addresses that reference the LLCU name, although this process may take some time to implement.

Will WSBT employee phone numbers change? No, there will be no change to employee phone numbers and you will be able to reach all WSBT employees using their current WSBT phone numbers until and after the closing of the Transaction and the conversion date.

Will there be any changes to my account notices and statements? After the conversion date, your monthly and quarterly statements and notices may have an updated look, that will include LLCU's logo and branding as well as LLCU's general mailing address for written correspondence and loan payments.

Where can I learn more about Land of Lincoln Credit Union and how will I receive additional information about this transaction? You can visit www.LLCU.org for updates about the progression of the Transaction and systems integration plans. LLCU will also send periodic emails with updates and important notices, so please take this opportunity to update your email address with WSBT.

Who do I contact if I have additional questions? We want to hear from you to help answer any additional questions you might have about our announcement and the Transaction. Please call or email WSBT at 217.698.9728 or Julie Douglas at 217.698.9728 or jdouglas@wsbt.net.

<u>**NCUA and FDIC Insurance Compared**</u>

Insurer	Single Account- one owner	Joint Account- more than one owner	Retirement Accounts - includes IRAs	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts	Government Accounts
NCUA	$250,000 per owner	$250,000 per co-owner	$250,000 aggregate for Roth and Traditional; $250,000 for Keogh. All IRA coverage is separate and in addition to coverage for other credit union accounts	$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category)	$250,000 per corporation, partnership or unincorporated association	$250,000 per official custodian
FDIC	$250,000 per owner	$250,000 per co-owner	$250,000 per owner	$250,000 per owner per beneficiary up to 5 beneficiaries	$250,000 per corporation, partnership or unincorporated association	$250,000 per official custodian

See NCUA's website at www.ncua.gov and FDIC's website at www.fdic.gov for more detailed information about deposit insurance.

FACTS — WHAT DOES LAND OF LINCOLN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and account balances ■ Credit history and credit score ■ Transaction history and income
How?	All financial companies need to share members personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members personal information; the reasons Land of Lincoln Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Land of Lincoln Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	■ Call 844-222-7788 —our menu will prompt you through your choice(s) **or** ■ Visit us online: www.llcu.org **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 844-222-7788 or go to www.llcu.org

Who we are	
Who is providing this notice?	Land of Lincoln Credit Union

What we do	
How does Land of Lincoln Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Land of Lincoln Credit Union collect my personal information?	We collect your personal information, for example, when you ■ Open an account or apply for a loan ■ Make deposits or withdrawals from your account ■ Make a wire transfer or show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Land of Lincoln Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Nonaffiliates we share with can include insurance companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Land of Lincoln Credit Union doesn't jointly market.

Other important information

For Alaska, California, Illinois, Maryland, North Dakota, and Vermont members - We will not share personal information with nonaffiliates either from them to market to you or joint marketing without your authorization.