WILLIAMSVILLE
STATE BANK & TRUST

LLCU
LAND OF LINCOLN CREDIT UNION

Welcome to LLCU!

NEW MEMBER GUIDE

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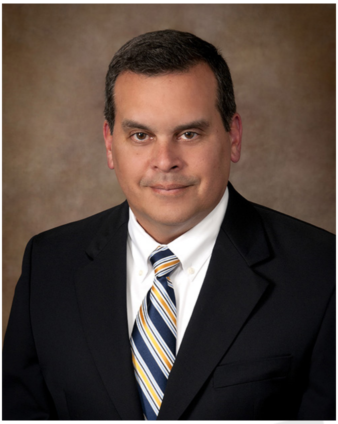
A MESSAGE FROM OUR CEO



Greetings to our newest members of Land of Lincoln Credit Union (LLCU). First and foremost, I want to thank you for making the decision to transition to LLCU and I want to begin our relationship with a promise. With the start of this adventure, we promise to work hard to bring the highest level of quality service to you, our member. This will come about through committing to continual improvements in products and services, through listening to your feedback and concerns and following through with measurable action. This is a promise made to all of our members. We delivered on this promise in numerous ways over the last several years such as, upgrades to our operational core, implementation of Video Teller Machines (VTMs) offering extended drive-up hours, upgrades to our website, enhancements to our Online Banking platform, expanding digital transaction offerings, and the addition of several new branches in central Illinois.

I also want to take the opportunity to illustrate the type of credit union you are joining. At the close of 2025, LLCU donated more than $360,000 to numerous non-profit community organizations throughout our 28-county service area. In addition, the staff at LLCU volunteered over 2,400 hours of volunteer service throughout central Illinois. Between our monetary donations and volunteer hours, over 190 different local non-profit organizations were positively impacted. Additionally, in line with the LLCU Mission of providing members with education and tools to achieve financial success, our staff provided nearly 4,000 hours of financial literacy guidance to our communities. We believe this type of community outreach is imperative to LLCU being a strong community partner. We look forward to continuing this tradition of strong community commitment in Springfield, Williamsville, Sherman, and the greater Sangamon County area.

In summary, we welcome you again, to LLCU. We recognize that there are many banking options available to you and the fact that you chose LLCU, will never be something we take for granted.

Sincerely,

Robert Ares
LLCU President & CEO

FREQUENTLY ASKED QUESTIONS

GENERAL INFORMATION

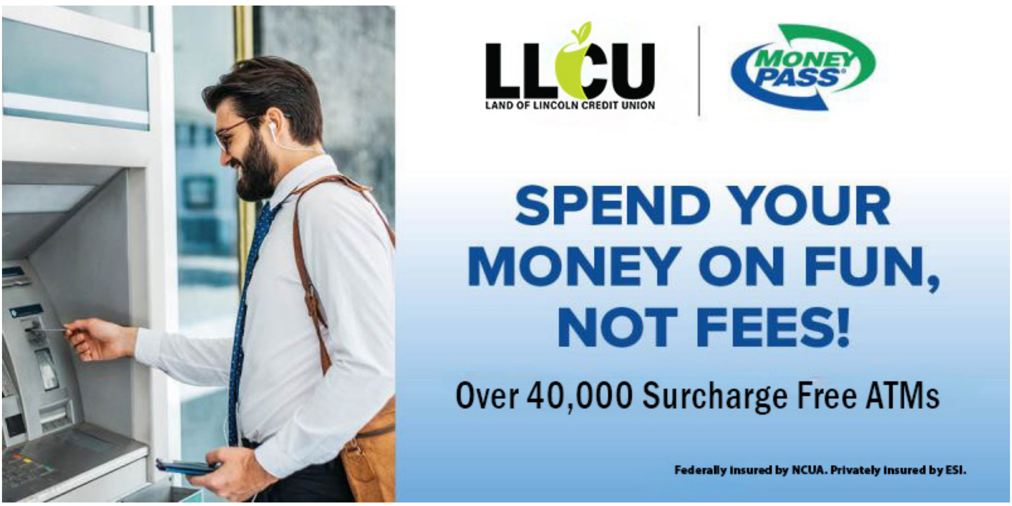
What is the difference between a bank and a credit union?

We understand this might be your first experience using a credit union for financial services. The good news is, banks and credit unions offer the same products and services, so this transition should be fairly simple. The key difference between banks & credit unions is that credit unions are non-profit organizations owned by the members. This means any profit made is returned to members through higher paid dividends, competitive loan rate offerings, & continual technology investment.

Another key difference is how the deposits of our members are insured. Credit Unions are federally insured by the NCUA (National Credit Union Administration), which is a federal government agency. The NCUA is the credit union equivalent to the FDIC for banks. At LLCU, we also provide additional deposit insurance through ESI (Excess Share Insurance). For a comparison side-by-side of NCUA Insurance and FDIC Insurance, please refer to the table on page 13.

Who is LLCU?

Land of Lincoln Credit Union (LLCU) was founded in 1947. As a full-service financial institution, LLCU serves over 38,000 members. Membership in LLCU is open to anyone who lives or works in 28 Illinois counties and to their immediate family members. LLCU offers 15 convenient locations throughout 10 different cities.



Is Land of Lincoln Credit Union locally owned?

Yes, LLCU is locally owned with its headquarters in Decatur, Illinois. Lending decisions are made in each branch by local employees, quickly and efficiently. We regularly seek feedback and improvement recommendations from our members. LLCU employees are your friends & neighbors.

Does LLCU invest in the local community?

YES! Giving back to the communities we serve is the foundation of our core values at LLCU. We are committed to investing in local initiatives through monetary donations & sponsorships. We are equally committed to encouraging LLCU staff to volunteer in the community. At LLCU, we offer staff 14 hours of paid time off each year, specifically for volunteering in the community. For a full snapshot of our community impact and involvement, please see 2025 Community Impact Report on page 22.

When will WSBT become LLCU?

The "official" date of change to LLCU will be September 1st, 2026. The branches will operate as WSBT until close on August 31st, 2026. The branches will then reopen on September 1st, 2026 as Land of Lincoln Credit Union (LLCU).

Common Credit Union Terminology

Although most of the terminology is the same among banks and credit unions, there may be some slight differences. Initially, you may feel confused by some terminology that is occasionally used by a credit union for bank-equivalent products & services. Here are just few examples of common credit union terminology:

Share Account: This is a Savings Account. As a credit union member, you are part-owner, by having a "share account," it serves as your "share" of the credit union.

Share Certificate: This is a Certificate of Deposit. Again, owning a share certificate (or CD) also serves as your "share" of the credit union.

Draft: This is a check—a written order by which one party instructs another party to pay a sum to a third party.

Share Draft Account: This is a Checking Account. The same part-ownership reasoning applies. "Draft" refers to your check.

FREQUENTLY ASKED QUESTIONS

DEPOSIT ACCOUNTS

Will I be able to bank at other LLCU locations?

Initially, you will continue to bank only at the three current WSBT branches. However, after the accounts system conversion, which will take place the weekend of September 25th - 27th, 2026, you will be able to transact business at any LLCU branch. You can view a full list of LLCU branches on pages 24 & 25.

Will my branch still have the same staff?

Yes. When you visit the Springfield, Williamsville, and Sherman branches of LLCU, you will still see the same familiar faces you've always seen. You will continue to receive the quality care to which you've grown accustomed.

Will the hours at my branch remain the same?

Initially, there will be no changes to the current business hours at any of the current three WSBT branches. In the future, LLCU may change branch hours if branch traffic increases. Additionally, once the branches have Video Teller Machines installed (coming soon!) then you will be able to access extended hours for Teller transactions. If hours change in the future, we will communicate those with all of our members well in advance of the change.

Will my account number(s) or routing number change?

Initially, there will be no changes to account numbers or the routing number. However, after we complete the accounts system conversion, on Monday, September 28th, you should begin to use the LLCU routing number for any NEW transactions you set up. Existing transactions will continue to post as in the past. It is possible that your account number may change after the system conversion takes place. If so, that information will be communicated with you prior to that time.

LLCU ROUTING NUMBER:
271183015

Will my deposit account(s) at LLCU be covered by insurance?

Yes. Deposits at LLCU are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA. Share accounts in federally insured credit unions are insured to $250,000 per current federal guidelines. LLCU also provides excess coverage from the Excess Share Insurance Corporation (ESI). Member deposits in LLCU receive an additional $750,000 in deposit coverage on top of the federal government's $250,000 and are protected to a total of $1,0500,000.

Does LLCU checking come with added benefits?

LLCU checking accounts come with many features & benefits such as, no monthly service fees, no minimum balance requirement, direct deposit, online banking, mobile check deposit, BillPay, ATM/Debit cards, e-statements, unlimited check writing privileges, and optional overdraft protection.

Will I still be able to use my current supply of checks?

Yes, you will continue to use your current supply of WSBT checks. After the accounts system conversion is complete on September 28th, if you run out of your old checks, you will need to order new LLCU checks. The first box of LLCU checks will be provided upon request. Important note: LLCU checks will be required in order to see check images in online banking.

Will I need a new ATM/Debit Card?

Initially you should continue to use your current ATM/Debit card as usual. But after the accounts system conversion is complete on September 28th, you must begin using your new contactless LLCU ATM/Debit card. You should receive your new LLCU ATM/Debit 7-10 days prior to the system conversion. More information will be shared as we near that date.

Will my direct deposit(s) and pre-authorized (ACH) payment transactions transfer over to my new LLCU checking account?

Yes, all existing direct deposit and ACH transactions will continue to be received and processed as they are now. After the accounts system conversion on September 28th, any new direct deposit or ACH transactions should be created using LLCU's routing number and your account number. Any preauthorized credit, with funds being pulled from another financial institution to an account at WSBT, will continue to occur after the change to LLCU.

Will I be able to make transfers to and from my account to another financial institution within online banking?

Yes, you will continue to use your current online banking system until the accounts system conversion is complete on September 28th. After that date, any transfers you have scheduled within online banking will need to be recreated within LLCU Online Banking.

FREQUENTLY ASKED QUESTIONS

LOAN ACCOUNTS

Will the terms of my existing loan change?

No, the terms of your existing loan(s) will not change. Your WSBT loan will be acquired by LLCU as of the August 31st, 2026 closing date. However, the terms of your loan will not change and will continue to be serviced at the Williamsville, Springfield, and Sherman branches.

Will anything change with how I make my loan payments?

No, you will continue making your loan payments as you have been. Pre-authorized automatic payments will continue as scheduled. You should continue making your payments at any of the three current WSBT branches until the accounts system conversion is complete on Sept. 28th. After that, you can pay your loan at any LLCU branch location.

Additionally, any new automatic payments can be set up using any of LLCU's accepted payment methods offered. You can find the accepted payment methods of LLCU by scanning the QR code at the bottom of this page.

I currently pay my loan with a coupon book from WSBT. Will I get a new coupon book from LLCU?

You can continue to use your existing WSBT coupon book after the acquisition date. After the accounts system conversion takes place the weekend of Sept 25th-27th, LLCU can provide you with new loan payment slips upon request.

Who can I call if I have questions about my loan(s)?

For questions regarding your existing WSBT loans, you will continue to call the staff at 217-698-9728.

Making loan payments at LLCU is simple, secure, and convenient!

Scan the QR code to visit our go-to guide for all ways to make payments - anytime, anywhere.

llcu.org/loans/make-a-payment/

Does LLCU offer commercial loans?

Yes. LLCU offers commercial/business loans that meet the needs of all types of business owners. See below for a full list of offerings and their benefits.

In addition, LLCU is a certified SBA Express Lender. SBA loans are federally guaranteed by the Small Business Administration. They often require smaller down payments and longer repayment terms.

COMMERCIAL LOANS

COMMERCIAL REAL ESTATE LOANS

- Best for purchase of commercial real estate or property.

BUSINESS ACQUISITION LOANS

- Best for purchase of an existing business or franchise.

BUSINESS DEVELOPMENT LOANS

- Best used to purchase, renovate, modernize, improve, or expand an investment property.

SBA LOANS

- Guaranteed by Small Business Administration.
- Lower down payments & longer repayment terms.

TERM LOANS

- Best used for business needs such as equipment, machinery vehicles, or expansion projects.

BUSINESS LINES OF CREDIT

- An extended line of credit to cover short-term working capital needs.

FOR MORE INFORMATION ON COMMERCIAL LOANS, VISIT:

LLCU.ORG/LOANS/BUSINESS-LOANS/

FREQUENTLY ASKED QUESTIONS

OVERDRAFT SUPPORT

Will my insufficient funds transfer set up with my checking or savings account remain in place?

Yes. Any overdraft transfers that you currently have in place for any of your accounts or loans will remain active after the acquisition closing date. Any changes to the terms and conditions of your overdraft protection options will be provided a minimum of 30 days prior to the change.

Does LLCU offer any other type of overdraft protection?

Yes. LLCU offers several protection options that can vary depending on the type of account you have. Below is a list and brief description of the different offerings:

- **OverDraft Protection:** Automatic transfers from savings to checking to pay a transaction if enough funds are not available in checking account.
- **Premium OverDraft:** Optional service available for checking account that allows debit card transactions to be approved if enough funds are not available.
- **OverDraft Line of Credit**: A revolving line of credit that transfers funds from to checking account to pay a transaction if enough funds are not available.

SAFE DEPOSIT BOXES

Do I have to do anything to transfer my WSBT safe deposit box to LLCU?

No, you do not have to do anything to move your safe deposit box lease to LLCU. Your box will automatically be converted to LLCU. Rental fees are available at all branches and at www.llcu.org. The good news is, most of the safe deposit box fees will be reduced from current WSBT prices. Additionally, some locations will offer larger sizes. Please note, safe deposit boxes are not insured by NCUA.

ELECTRONIC SERVICES

Are there daily withdrawal limits on LLCU ATMs?

Yes. For security purposes, LLCU ATM standard cards have a daily withdrawal limit of $500. If you have specific questions regarding your limits, please contact staff at your branch.

Will I be able to use other ATMs without charge?

Initially after the change to LLCU, you will only be able to use the three existing WSBT ATMs free of charge. Once the accounts system conversion is complete (Sept. 28th), you will be able to use any LLCU ATM without charge. You will additionally be able to access over 40,000 ATMs throughout the nation, free of charge, as a part of the MoneyPass® network. You can find more information about MoneyPass® at www.llcu.org/tools/fee-free-atms-and-banking/.

ONLINE BANKING

Will my Online Banking or Mobile App change?

Initially, you will continue to use your current WSBT Online Banking and mobile app and your login credentials will not change. The only change to online banking that you will notice is that it will be updated with the LLCU logo.

However, after the accounts systems conversion takes place September 25th-27th, 2026, you will be required to enroll in LLCU Online Banking and download the new LLCU Mobile Banking app. More detailed instruction will be coming your way in the coming weeks providing steps you will take to enroll in LLCU Online Banking.

MISCELLANEOUS DEPOSIT ACCOUNTS

Will LLCU automatically become the custodian of my IRA?

Yes, LLCU will become the new custodian of all IRA plans as of the close of business on August 31st, 2026. You will receive new documents to complete to finalize this transition. More information will be sent regarding required actions. If you have questions about your IRA, please call your branch.

Will the interest rate I am earning on my CD change?

No, your current interest rate and CD terms are assured to maturity on your existing CD. Upon maturity, you may choose from the various LLCU rates & terms being offered at the time.

BUSINESS BANKING

Does LLCU offer a Business Checking account?

Yes. LLCU offers two types of business checking accounts, Traditional Business and Business Advantage Checking. Both offer unlimited check writing and deposits, free online banking, and ATM/Debit services. To learn more, visit www.llcu.org.

Land of Lincoln Credit Union
Products & Services

LLCU offers a variety of accounts to meet your financial needs. The following information will provide you with a comparison between your current WSBT products and LLCU products. It will provide details as to if, and how, they will merge to LLCU.

Other deposit account fees are included in the Terms and Conditions and the Fee Schedule which will be mailed to you. Current fees and interest rates can always be found at www.llcu.org.

SAVINGS & CHECKING PRODUCTS COMPARISONS

CURRENT WSBT PRODUCT	NEW LLCU PRODUCT
Regular Savings Business Savings	Main Savings
Minor Savings	Making Cents Youth Savings
Christmas Club	Christmas Savings
Health Savings Checking	HSA Checking
Free Checking Regular Checking Budget Checking	Regular Checking
Golden NOW Checking NOW Checking	NOW Checking
Golden Club Checking	Premier Advantage Checking
Basic Business Checking	Traditional Business Checking
Business Checking	Business Advantage Checking
Money Market Personal Money Market Business	Money Market
Money Market Plus Business Money Market Plus	Max Money Market

LLCU SAVINGS PRODUCTS

MAIN SAVINGS

- $5 minimum opening deposit required.
- No monthly fees.
- Monthly interest earned on daily balance.
- $5 minimum balance required to maintain membership.

CUSTOM SAVINGS

- No minimum opening deposit & no minimum balance required.
- No monthly fees.
- Monthly interest earned on daily balance.
- Set up to save for any goal: vacation, education, taxes, wedding, etc.

CHRISTMAS SAVINGS

- Save for Christmas season and withdrawal as needed!
- No minimum balance required.
- No monthly fees.

MAKING CENTS YOUTH SAVINGS

- Helps young members build a strong financial future.
- $5 minimum opening deposit.
- No monthly fees.
- Monthly interest earned on daily balance.
- Interactive online tools & resources for youth to learn to save.

MONEY MARKET SAVINGS

- Offer a higher pay rate of dividend using tier levels.
- Require a minimum balance requirement of $2,500.00
- Excess withdrawals are submit to fees.

CERTIFICATES of DEPOSIT (CDs)

- Sometimes referred to as "Share Certificates" in the credit union world.
- Offer a secure, insured investment alternative.
- Pay a higher dividend rate than a regular savings account.
- Several terms, rates, and minimum balances are available.
- Visit www.llcu.org to view current rates and terms.

Land of Lincoln Credit Union
Products & Services

LLCU CHECKING PRODUCTS

BASIC CHECKING
- FREE Checking-NO monthly service fee and NO minimum balance required.
- Unlimited check writing privileges.
- Overdraft Protection (ODP) option is available.
- Free monthly e-Statements.
- Free Online Banking and BillPay.
- Contactless ATM/Debit Card with each account.

REGULAR CHECKING PLUS
- Account pays dividends monthly.
- Minimum balance of $500.00 is required - a $5.00 service charge if balance dips below $500.00 and dividends are not paid for that month.
- Free monthly e-Statements.
- Free Online Banking and BillPay.
- Contactless ATM/Debit Card with each account.

AMPED CHECKING
- Pays higher dividends based on average daily balance.
- Must be enrolled in Online Banking & e-Statements.
- Must have 20 debit card transactions per month to avoid $5.00 fee.
- No minimum balance required.

HERO CHECKING
- Exclusively for First Responders and Military.
- Monthly interest earned on daily balance.
- No Monthly Fee & No Minimum Balance required.
- Unlimited VISA® debit card transactions with no fees.
- Unlimited Check Writing Privileges.

FRESH START CHECKING
- Designed for members who need to rebuild credit.
- Account can be opened even if the ChexSystem report show they have unpaid balances at other financial institutions.
- Account cannot accept checks, unless payroll or government issued.
- No checks distributed but includes a debit card.

PREMIER ADVANTAGE CHECKING

- Exclusive to members 50 years of age and over or retired.
- Monthly interest earned with a balance of $500 or more.
- Free checks (one box per order).
- Free copier service (up to 10 copies per month).
- Free check imaging with e-Statements.
- Bonus Certificate Rate (Bonus 0.10% APR*).
- Emergency NO PENALTY withdrawals for CDs (for qualified events).

**Excludes Jumbo Certificates and special promotional share certificates.*

NCUA and FDIC INSURANCE COMPARED

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 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 beneficiaires *(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.

ESI INSURANCE

LLCU also provides excess coverage from the Excess Share Insurance Corporation (ESI). Member deposits in LLCU receive an additional $750,000 in deposit coverage on top of the federal government's $250,000 and are protected to a total of $1,000,000.

Land of Lincoln Credit Union
Lending Services

LLCU LOAN PRODUCTS & SERVICES

VEHICLE LOANS

- Competitive loan rates & timely decisions made locally.
- No payments for up to 90 days.
- Loan & Payment Protection products available.
- Pre-Approval available.
- Not Just Cars! Great rates on motorcycles, boats, RVs & ATVs.

PERSONAL LOANS

- Competitive loan rates to borrow as little as $500.00
- Pre-Approval available. Have the money you need before you purchase.
- No pre-payment penalty.
- Application fees based on value of loan.
- Simple loan terms and fixed interest rates.

HOLIDAY LOANS

- LLCU offers a special Holiday Loan to qualified LLCU members.
- Exclusive offer becomes available every October through early December.
- Offers a competitive loan rate and 12-month term.
- Borrow up to $1,500 per member.

SHARE-SECURED LOANS

- Perfect first loan for someone needing to build or repair credit.
- Loan based on a "pledged" amount of money kept in a Savings account.
- Fast & easy to apply for and offers one of our lowest interest rates.
- An amount equal to the unpaid prinicipal must remain on deposit in your savings account until the loan is paid in full.

STUDENT SAVINGS & LOANS

- Set up a Custom Savings Account or CD with specific intentions of saving towards college or post-high school education goals.
- We also assist with a Smart Option Student Loan® offered by Sallie Mae®.

SKIP-A-PAY OPTION

- LLCU offers you the option to skip up to two loan payments per year.
- Learn more about the qualifications and restrictions at www.llcu.org/loans/skip-a-pay/

LLCU MORTGAGE LOAN PRODUCTS

CONVENTIONAL FIXED RATE

- Up to 97% financing.
- Interest rate remains the same for entire loan.
- 10-, 15-, 20-, 25- and 30-year terms available.

ADJUSTABLE RATE MORTGAGE (ARM)

- Also called 3/1 ARM, 5/1 ARM, and 7/1 ARM.
- Offers lower interest rates and fixed payments.
- Starts out as a fixed monthly payment and interest and then rolls to a traditional adjustable-rate loan.

FHA MORTGAGES

- Up to 96.5% financing.
- 15- and 30-year terms available.
- Federally insured mortgage loan.
- Down payment can be gifts, savings or 401(k) withdrawal

USDA RURAL DEVELOPMENT MORTGAGE

- Up to 100% financing.
- 30-year fixed rate loan.
- For eligible rural areas.
- Federally insured mortgage with flexible credit guidelines.

HOME EQUITY LINE OF CREDIT (HELOC)

- Fixed or variable-rate loan open-end line of credit.
- Borrow money utilizing equity in your home.
- Flexible loan terms.

HOME EQUITY LOAN

- One Lump Sum.
- Fixed rate loans using equity of home.
- Terms up to 9 years.

VISA® CREDIT CARDS & PREPAID GIFT CARDS

LLCU offers VISA® Credit & Debit Cards that are safe & convenient with competitive rates. For current rates and options, call your nearest branch.

LLCU also offers prepaid re-loadable VISA® gift cards that are widely accepted. There is a service fee to load each card of $3.00.

Land of Lincoln Credit Union
Member Services & Benefits

LLCU RELATIONSHIP REWARDS

Relationship Rewards provides deeper discounts off of loan rates for loyal LLCU members who support the credit union by utilizing a wide variety of products and services. The more products & services you use, the deeper your discount will be!

LOVE MY CREDIT UNION®

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved over $2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from partners like TurboTax, H&R Block, Trust & Will, and more. Learn more at www.llcu.org.

LLCU PREMIER PARTNERS

Own a business? Become an LLCU Premier Partner to enjoy exclusive benefits & promotional offers, free financial education workshops, and more. There is no cost to the business and it is an added benefit to offer your employees!

DEMENTIA-FRIENDLY ORGANIZATION

LLCU is a certified Dementia-Friendly Business. All front-line staff have received on-site training to learn how to recognize the signs and help protect our most vulnerable members from problems such as unpaid expenses, squandered resources, avoidable guardianships, financial abuse, neglect, exploitation, and scams.

SPANISH SPEAKING SERVICES

We want all of our members to have quick and easy service - including our spanish-speaking members. If you, or someone you know, needs to speak with an LLCU representative who speaks spanish, simply email us at llcu@llcu.org, call 1-844-222-7788 and ask for a spanish-speaking representative, or use live chat.

WIRE TRANSFERS

Wire transfer is generally the fastest mode of sending and receiving funds to/from your LLCU account. Send money from within the USA or to a foreign country. All LLCU branches are equipped and ready to help make a secure wire transfer.

SAVVY MONEY TOOL

At LLCU, staying on top of your credit report and score has never been easier. By using the SAVVY MONEY tool, you'll have daily access to your credit score, real-time monitoring alerts, special credit offers and more.

ZELLE®

LLCU offers Zelle® - a quick and easy way to securely send money from your LLCU account to anyone in the U.S. Learn more at www.llcu.org/digital-services/zelle/.

FINANCIAL LITERACY

FREE FINANCIAL COUNSELING

LLCU is staffed with over 40 certified Financial Counselors who are ready to meet with you for FREE. They can help you with making a budget, paying down debt, improving your credit score, preparing for a loan, saving for retirement, and more!

FINANCIAL LEARNING RESOURCES

LLCU regularly shares financial tips and advice from experts on numerous topics. Visit llcu.org to view our blog or browse our library of articles offered by our financial literary partner, GreenPath™. There are tons of resources for all ages!

Also, watch for our regularly offered free webinars covering numerous popular financial topics. You can even request a free workshop by emailing llcu@llcu.org.

SOCIAL MEDIA CHANNELS & PODCASTS

We provide financial wellness tips, guidance, and tools almost daily on all of our social media channels. Follow us on Facebook, Instagram, X, YouTube, TikTok, and LinkedIn.

Or, join us wherever you get your podcasts to hear our hosts interview experts on numerous money topics that impact everyone's lives.

Land of Lincoln Credit Union
Member Requirements

Anyone can become an LLCU member as long as they meet any one of the following four criteria:

1. You live or work in one of the following Illinois counties:

Bond	Edgar	Montgomery
Christian	Effingham	Morgan
Clark	Effingham	Morgan
Clay	Jasper	Piatt
Clinton	Jefferson	Richland
Coles	Lawrence	Sangamon
Crawford	Macon	Shelby
Cumberland	Marion	Washington
DeWitt	McDonough	
Douglas	McLean	

2. You have immediate family who is already a member.
3. You are employed at an LLCU Premier Partner.
4. You are a United Methodist Affiliate.

FOR MORE INFORMATION OR TO APPLY FOR LLCU MEMBERSHIP ONLINE, VISIT:

WWW.LLCU.ORG/BECOME-A-MEMBER/

LLCU 2025 Community Impact

LAND OF LINCOLN CREDIT UNION

$367,518
Donated & Reinvested in Community.

$70,913 Donated to Human Service Agencies.

$114,591 Donated to Youth & Education Programs.

$100,014 Donated to Community Investments.

$23,900 Donated to First Responders & Military.

$58, 100 Donated to Local Food Pantries.

$46,848,577 Lent in Local Business Loans.

4,105 Hours of Financial Literacy Provided by LLCU.

2,465 Total Volunteer Hours Provided by LLCU.

192 Agencies Benefited from LLCU Donations & Volunteer Hours.

Our Guiding Growth Visions at LLCU are as follows:

- Growth in Profits.
- Growth in Assets.
- Growth in Giving.
- Growth in Serving.

When we experience a growth in profits and assets, we are committed to responding with a growth in giving to, and serving, our communities.

IMPORTANT DATES & REQUIRED ACTIONS

MONDAY, AUGUST 31st, 2026

CLOSING DATE

Wiliamsville State Bank & Trust will officially become Land of Lincoln Credit Union at the close of business.

TUESDAY, SEPTEMBER 1st, 2026

OPEN AS LLCU

All former WSBT branches will officially open as Land of Lincoln Credit Union at 8:00a.m. All former WSBT customers will officially become members of LLCU.

BEFORE SEPTEMBER 7th, 2026

UPDATE CONTACT INFO

Sometime before Monday, September 7th, call or stop in your local branch to ensure that we have an accurate mailing address and email address for you in our records. This will ensure you receive all important communications coming your way moving forward.

BY SEPTEMBER 11th, 2026

WATCH YOUR MAIL/EMAIL

By this date, you should receive a detailed welcome packet in the mail and email outlining, in more detail, what to expect for the upcoming conversion weekend when we will move all accounts into the LLCU accounts system. If there are any reaquired actions on your part, this welcome packet will list them, so be sure to read it once received.

1-2 WEEKS PRIOR TO FRIDAY, SEPT 25th, 2026

WATCH MAIL FOR LLCU DEBIT CARD

Watch the mail for the arrival of your new LLCU debit card and activitation instructions. **IMPORTANT NOTE:** Your new LLCU Debit card will arrive in a non-descript white envelope for security purposes. Please be sure you do not throw it away! These should arrive sometime in the 1-2 weeks leading up to our Accounts Conversion weekend (prior to Sept. 25th).

IMPORTANT DATES & REQUIRED ACTIONS

→ BY THURSDAY, SEPT 24th, 2026

DOWNLOAD or PRINT HISTORY

Once all accounts are converted to the Land of Lincoln Credit Union accounts systems, account history will no longer be available. If you would like to have account or transaction history for the past 12 months in any of the following categories, you will need to login by Sept. 24th to downloand and print, or stop in your local branch for print-outs.

- Deposit Account Statements & Transactions, including established automatic deposits and payments.
- Loan Account Statements, including established automatic deposits and payments.
- BillPay History, Payees, and Recurring Payments scheduled.
- QuickBooks statements and history.

→ FRIDAY, SEPT 25th - 26th, 2026

BRANCH CLOSURES & ONLINE BANKING OUTAGE

The LLCU branches in Springfield (Old Jacksonville Road), Williamsville, and Sherman will all close at 2:00p.m. on Friday, Sept. 25th and will be closed ALL DAY on Saturday, Sept. 26th. to begin the accounts systems conversion process. More information will come regarding how to prepare for this early closing and interuption in online banking access.

→ MONDAY, SEPTEMBER 28th

ENROLL in LLCU ONLINE BANKING & DOWNLOAD MOBILE APP

Beginning Monday, September 28th, you will be able to login and enroll in LLCU Online banking and you will also be able to download the LLCU Mobile app and login there. Watch the mail for further instructions on steps to activate your LLCU Online Banking.

MUCH MORE INFORMATION IS COMING!
And, watch www.llcu.org/welcome-wsbt
for regular updates!

Land of Lincoln Credit Union Locations & Hours

LLCU BRANCH	LOBBY HOURS	DRIVE-UP HOURS
Decatur– Prosperity Pl. 4850 E Prosperity Pl. Decatur, IL 62521	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT** 8:30am-12pm **SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT** 8am-12pm **SUN** Closed
Decatur—Oakland Av. 2890 N Oakland Av. Decatur, IL 62526	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT** 8:30am-12pm **SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT** 8am-3pm **SUN** Closed
Decatur—Mound Rd. 3130 Mound Rd. Decatur, IL 62526	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT/SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT/SUN** Closed
Decatur—Water St. 1435 N Water St. Decatur, IL 62526	**Drive-Up Only**	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT/SUN** Closed
Colchester 113 Depot St. Colchester, IL 62326	**M-TH** 9am-3:00pm **FRI** 9am-5:00pm **SAT** 9am-12pm **SUN** Closed	**M-TH** 8am-4pm **FRI** 8am-5:30pm **SAT** 8am-12pm **SUN** Closed
Effingham – North 1302 Thelma Keller Ave. Effingham, IL 62401	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT** 8:30am-12pm **SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT** 8am-12pm **SUN** Closed
Effingham—South 2302 S. Banker St. Effingham, IL 62401	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT/SUN** Closed	**M-TH** 8am-5pm **FRI** 8am-5:30pm **SAT/SUN** Closed
Mattoon—Broadway 720 Broadway Ave. Mattoon, IL 61938	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT** 8:30am-12pm **SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT** 8am-12pm **SUN** Closed

Land of Lincoln Credit Union Locations & Hours

LLCU BRANCH	LOBBY HOURS	DRIVE-UP HOURS
Mattoon—Lake Land 500 Lake Land Blvd. Mattoon, IL 61938	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT/SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT** 8am-12pm **SUN** Closed
Nokomis 720 Broadway Ave. Mattoon, IL 61938	**M-F** 9am-4pm **SAT/SUN** Closed	**M-TH** 8:30am-4pm **FRI** 8:30am-5:00pm **SAT/SUN** Closed
Pana 205 S. Locust St. Pana, IL 62557	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT** 8:30am-12pm **SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT** 8am-12pm **SUN** Closed
Sherman 480 Crossing Dr. Sherman, IL 62684	**M-F** 9am-4pm **SAT** 9am-12pm **SUN** Closed	**M-F** 8am-5:30pm **SAT** 8:30am-12pm **SUN** Closed
Springfield 3341 Old Jacksonville Rd. Springfield, IL 62711	**M-F** 9am-4pm **SAT** 9am-12pm **SUN** Closed	**M-F** 8am-5:30pm **SAT** 8:30am-12pm **SUN** Closed
Vandalia 925 New York Dr. Ste. 4 Vandalia, IL 62471	**M/T/TH/F** 8:30am-5pm **WED** 9am-5pm **SAT** 8:30am-12pm **SUN** Closed	**M-TH** 8am-5:30pm **FRI** 7:30am-6pm **SAT** 8am-12pm **SUN** Closed
Williamsville 512 W. Main St. Williamsville, IL 62693	**M-F** 9am-4pm **SAT** 9am-12pm **SUN** Closed	**M-TH** 8am-5pm **FRI** 8am-5:30pm **SAT** 8:30am-12pm **SUN** Closed

FOR MORE INFORMATION ABOUT EACH LLCU BRANCH, VISIT:

WWW.LLCU.ORG/ABOUT/LOCATIONS-HOURS/

LLCU

LAND OF LINCOLN CREDIT UNION

We are here and ready to help make this a smooth and simple transaction.

Williamsville State Bank & Trust
217-698-9728

Land of Lincoln Credit Union
1-844-222-7788

or visit us online:
LLCU.ORG/WELCOME-WSBT