



<<Mail Date>>

<<Name>>

<<Street Address>>

<<City>>, <<State>> <<ZIP>>

***Subject: Notice of Transaction with NuMark Credit Union***

Dear Customer of The Lemont National Bank:

It is with great excitement that we announce to you NuMark Credit Union's ("NuMark") purchase and assumption of The Lemont National Bank's ("Lemont National Bank") assets and liabilities (the "Transaction"). The integration of your account(s) from Lemont National Bank to NuMark will be part of the combining of Lemont National Bank and NuMark's records and systems ("conversion") following the completion of this Transaction. While the Transaction is expected to close on or about January 1, 2026, the conversion of your account(s) to NuMark's computer system is tentatively scheduled for the fourth quarter of 2026.

This letter serves to notify you about the Transaction, and a change in deposit insurance coverage following the completion 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 to NuMark's computer system. Additional information regarding the conversion is included in the enclosed FAQ. NuMark will provide you with additional information and instructions regarding the conversion of your account as the date of the conversion approaches. A copy of the NuMark Privacy Notice is enclosed with this letter.

**Consumer Benefits from the Transaction**

This Transaction will provide Lemont National Bank's customers with access to an expanded suite of consumer financial services, including a variety of home and auto loans, credit cards, investment services and more. Additionally, NuMark's broader presence throughout Northern and Central Illinois will expand the physical locations at which Lemont National Bank's customers can access banking and ATM services, including access to 5,400 credit union branches and over 55,000 surcharge free ATMs nationwide through a combination of the CO-OP Shared Branching Network and the Allpoint Network.

**Closing Date; Becoming a Member of NuMark**

The Transaction is expected to close on or about January 1, 2026, pending satisfaction of customary closing conditions. On the closing date, when NuMark purchases and assumes all of Lemont National Bank's loans

and deposits, all customers of Lemont National Bank will automatically become members of NuMark, as further discussed in the FAQ.

All new NuMark members are required to have a savings account. NuMark will open and fund a savings account with \$5.00 effective upon completion of the Transaction for every Lemont National Bank customer who does not already have one. For any Lemont National Bank customer who has a savings account with a positive balance of less than \$5.00, NuMark will increase the balance of such account to \$5.00 on the closing date. For Lemont National Bank customers with a negative account balance on the closing date, NuMark 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, NuMark may notify the customer that it intends to cancel such account unless the balance is increased to \$5.00 within 30 days in accordance with NuMark's policy on negative accounts. Lemont National Bank customers will not be required to pay an application fee or other fee to become a member of NuMark.

### **Deposit Insurance (FDIC and NCUA)**

Your deposits at Lemont National Bank will be transferred to NuMark 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") that administers the NCUSIF. 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**

All Lemont National Bank locations will remain open to continue serving you during normal business hours and you will continue to have access to property in your safe deposit box. Employees you know from Lemont National Bank will continue to serve you as employees of NuMark.

You may notice that the signage associated with Lemont National Bank will transition to NuMark Credit Union. While you eventually will be able to conduct banking at all 12 of NuMark's physical branch locations, until your account has been combined with NuMark's records and computer systems, you will need to continue to conduct in-person banking at existing Lemont National Bank branch locations. There will be no changes to your loans, loan servicing, banking products or services, or account numbers / structure until conversion is completed, which is expected to occur sometime in the fourth quarter of 2026. You will be provided a minimum of thirty (30) days prior notice of any scheduled account changes.

After the conversion is complete, your access to all Lemont National Bank offices and ATMs will remain unchanged, and you will have full access to all NuMark service locations and ATMs. For a full list of NuMark's branch locations and hours and available ATM locations, visit NuMark's website at [www.numarkcu.org](http://www.numarkcu.org).

- You will retain access to all of your deposit account(s) and other banking products and services (such as debit cards, credit cards, lines of credit, and other services).
- 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 account without further action by you.
- Account statements will continue to be distributed on a regular basis as they were by Lemont National Bank.
- NuMark or its agent will automatically become the successor custodian of your IRA or HSA.

- The terms of Lemont National Bank customer loans will not change as a result of the Transaction.
- Although Lemont National Bank's website branding will change to reflect NuMark's name, marketing and advertising upon the closing of the Transaction, you will have the same access and user ID for all electronic and online banking services until the systems conversion is completed, which is expected to occur sometime in the fourth quarter of 2026. You will be able to access your accounts and other online banking services through Lemont National Bank's website, [www.lemontnationalbank.com](http://www.lemontnationalbank.com), which will take you to NuMark's landing page.

NuMark expects to continue to offer substantially similar products and services as Lemont National Bank after the transition. Please contact Lemont National Bank or NuMark directly if you have any questions or concerns regarding the products and services offered or applicable fees. In the meantime, learn more about NuMark and its products and services at [www.numarkcu.org](http://www.numarkcu.org).

Please see the attached FAQ to answer any additional questions you might have about your account access. We will be providing additional information to you on a periodic basis through the closing of the Transaction. For more information regarding the Transaction, we encourage you to visit [www.numarkcu.org](http://www.numarkcu.org). Additionally, if you have specific questions, please feel free to call Lemont National Bank at (630) 257-3000 or NuMark at (815) 729-3211.

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

Sincerely,

*Hercules Bolos*

---

Hercules Bolos  
The Lemont National Bank  
Chairman, President and CEO

*Michelle Balog*

---

Michelle Balog  
NuMark Credit Union  
President and CEO

# Customers of The Lemont National Bank: Answers to Frequently Asked Questions (FAQs)

## **Acquisition of The Lemont National Bank by NuMark Credit Union**

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

We are very excited to announce that membership with NuMark Credit Union ("NuMark") provides you, your family and your business with great value, service and convenience. As a result of NuMark's acquisition of substantially all of The Lemont National Bank's ("Lemont") assets and liabilities (the "Transaction"), you'll gain access to expanded consumer financial services, including loans, insurance, credit cards, innovative account access options, investment services and more. Ultimately, NuMark will be able to serve you in more ways, and in ways that 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**

#### **Why have Lemont and NuMark entered into this Transaction?**

Lemont was exploring options to gain greater scale in an effort to increase value for its customers, employees and shareholders. Lemont was introduced to NuMark and quickly realized that while NuMark could bring Lemont significant scale and resources to grow Lemont's operations, Lemont could provide NuMark with competencies, assets and employees that would add significant value to NuMark's operations in turn.

#### **How large is NuMark and where are they located?**

NuMark is headquartered at 1654 Terry Drive, Joliet, Illinois 60436. NuMark serves over 61,000 members and has assets in excess of \$875 million.

NuMark operates 12 branches and belongs to two shared branching and ATM networks, which provides members access to 55,000 surcharge-free ATMs worldwide and 5,400 shared branch locations throughout the country. For NuMark's branch locations and hours, visit [www.numarkcu.org](http://www.numarkcu.org).

## **About the People**

### **Will there be changes to your staff?**

At this time, we do not anticipate significant changes to the staff resulting from the Transaction. While there will be adjustments as NuMark integrates with Lemont, the focus is on creating new opportunities for growth and collaboration. Lemont employees will join together with NuMark employees, sharing a commitment to deliver financial services and expertise to families and small businesses throughout the communities we serve.

### **Who will be the President/CEO?**

Michelle Balog is the current President and CEO of NuMark and will continue in that role.

### **Will there be changes to the Board of Directors?**

The current Board of Directors of NuMark will remain unchanged as a result of the Transaction. The Board of Directors of Lemont will cease to exist as soon as practicable after closing.

## **About the Future**

### **Where will the headquarters be located?**

The headquarters of NuMark will remain at 1654 Terry Drive, Joliet, Illinois 60436, its current headquarters. Visit our website at [www.numarkcu.org](http://www.numarkcu.org) to see all of our locations.

### **When will I see signage begin to change at branch locations?**

Branch signage will change on or before the closing date. Though NuMark may begin installing new signage at Lemont's branches several days prior to the closing of the Transaction, it must be completely covered and Lemont's signage will remain as-is until the Transaction has closed.

### **Are you planning to close any branch locations?**

No, all of Lemont's branch locations will be maintained and added to NuMark's existing branch locations, resulting in a network of 16 service locations throughout Northern and Central Illinois, including 14 full-service branch offices.

### **Is NuMark membership required?**

Access to NuMark's products and services, including loans and deposit accounts, requires

membership. However, Lemont customers on the date the Transaction is completed will automatically become members of NuMark unless they withdraw their deposit accounts and transfer any loans to another financial institution prior to closing. You may withdraw your deposits at any time before or after the Transaction, whether or not you become a member of NuMark.

### **Who is eligible to be a member of NuMark?**

Every credit union has a membership requirement and who may join is determined by the credit union's "Field of Membership" (FOM). NuMark's FOM includes:

- People who live, work, worship or go to school in parts of Northern and Central Illinois or who live, work or worship in parts of Northwest Indiana. See our field of membership map at [www.numarkcu.org/become-a-member/](http://www.numarkcu.org/become-a-member/).
- Employees of more than 450 Select Employer Groups and family members of current members.

However, pursuant to Illinois law and policy, all Lemont customers on the date the Transaction is completed will automatically become members of NuMark, unless they withdraw their deposit accounts and transfer any loans to another financial institution prior to closing.

### **About My Accounts**

#### **What's the benefit to me related to this Transaction?**

Through this Transaction you'll gain access to an expanded suite of consumer financial services, including loans, insurance, credit cards, investment services and more. As a member-owned, not-for-profit financial cooperative, NuMark is able to offer competitive rates and fees.

#### **How will my accounts be affected?**

In the short term, Lemont's customers will experience no impact to their accounts or account numbers. Your account number(s) will remain the same until sometime in the fourth quarter of 2026, the expected date of conversion of accounts to NuMark's records and systems (the "conversion date"), subject to the closing of the Transaction. NuMark's team will work to ensure a seamless conversion, so you can conduct business as you always have without any issue on your accounts. NuMark will provide additional information about your accounts prior to the conversion date.

#### **Will my deposits continue to be federally insured?**

Yes, your deposits will continue to be federally insured. NuMark is insured by the NCUA through the NCUSIF. Your deposits will continue to be federally insured to the maximum amount available, currently, to at least \$250,000 per member, per account category, and backed by the full faith and credit of the United States Government. Please see a helpful comparison guide at the end

of this document for reviewing differences between NCUA and FDIC insurance.

**What happens if I already have both a NuMark account and a Lemont account?**

Following the closing of the Transaction, you will continue to have both accounts available for you at NuMark. In the event you have more than \$250,000 at NuMark as a result of the Transaction, the excess will not be federally insured by the NCUA through the NCUSIF. NuMark will contact any former Lemont customers who will have greater than \$250,000 on deposit as a result of the Transaction to discuss options.

**Will I be able to access my account through NuMark branches?**

Yes, but not immediately. Immediately following the closing of the Transaction, you will have access to the same branch locations and ATM networks as you do currently as a Lemont customer. Limited services may be available at NuMark locations until the conversion date.

**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 Transaction. If new checks are necessary after the conversion date, you will receive a complimentary box.

**Will I still be able to use my debit card?**

Yes, you will continue to be able to use your current debit card following the closing of the Transaction until the conversion date. Following the closing but prior to the conversion, NuMark will provide you with a new debit card.

**Will my online banking change?**

Until the conversion date, you will continue to access your online banking as you do now. As of the conversion date, you will have access to NuMark's secure online and mobile banking platform, which offers many easy and convenient options to help you manage your finances and customize your preferences.

**When your name changes, will my direct deposit still work?**

Yes, your direct deposit and automated regular withdrawals will continue to work without interruption after the closing of the Transaction. After the conversion date, the routing number associated with your account will change to 271985213. After the conversion date, you will likely need to change any recurring payments to your new NuMark account number and to NuMark's

routing number. However, NuMark will work with you to ensure there is no interruption to your electronic direct deposit or automated regular withdrawals.

**Will the products and services offered by Lemont be the same products and services offered by NuMark?**

It is NuMark's current intention to provide all of the products and services currently offered by Lemont following the closing of the Transaction. NuMark may also provide products and services in addition to those currently offered by Lemont. For more information on NuMark's products and services, please visit [www.numarkcu.org](http://www.numarkcu.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 NuMark 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 NuMark may not be permitted to acquire from Lemont due to restrictions imposed by its primary federal regulator, the NCUA. Any impacted customers will be promptly notified if their loan will be sold to another entity.

**Will I continue to have access to my safe deposit boxes?**

Lemont customers who currently have safe deposit boxes will continue to be offered safe deposit boxes by NuMark after completion of the Transaction. However, NuMark will not offer safe deposit boxes to customers who do not currently have safe deposit boxes.

**What will happen to the designated beneficiaries on my accounts?**

Previously designated beneficiaries on your Lemont accounts will follow to your account at NuMark. You will not be required to fill out new beneficiary forms.

**How will I get to NuMark's website?**

Leading up to the closing of the Transaction, continue to visit Lemont online at [www.lemontnationalbank.com](http://www.lemontnationalbank.com). Following the closing of the Transaction and name change, you will still be able to access your online banking information from Lemont's website address. But soon after closing of the Transaction, you will be re-routed to NuMark's official website and links to online banking will become accessible from [www.numarkcu.org](http://www.numarkcu.org).

**Will Lemont employee emails change?**

Following closing of the Transaction, employees will be provided with new email addresses that reference the NuMark name, although this process may take some time to implement.

**Will Lemont employee phone numbers change?**

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

**Will there be changes to your hours?**

Currently, there are no plans to change the hours of operation. At NuMark, we continually review our hours of operations in all the regions where we operate in order to best serve our growing membership.

**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.

**How will I receive additional information about this Transaction?**

You can visit [www.numarkcu.org](http://www.numarkcu.org) for updates about the progression of the Transaction and systems conversion plans. You will also receive periodic mailings and have access to updates available at all of NuMark's branch locations. We also send periodic emails with all of our updates and important notices, so please take this opportunity to update your email address on file.

**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 Hercules Bolos, Chairman, President and CEO of Lemont, at (630) 257-3000 or Michelle Balog, President and CEO of NuMark, at (815) 729-3211.

### **NCUA and FDIC Insurance Compared**

<b>Insurer</b>	<b>Single Account-one owner</b>	<b>Joint Account-more than one owner</b>	<b>Retirement Accounts - includes IRAs</b>	<b>Revocable Trust Accounts</b>	<b>Corporation, Partnership, and Unincorporated Association Accounts</b>	<b>Government Accounts</b>
NCUA	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner (for IRA and Keogh). IRA and Keogh coverage is separate and in addition to coverage for other credit union accounts	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$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](http://www.ncua.gov) and FDIC's website at [www.fdic.gov](http://www.fdic.gov) for more detailed information about deposit insurance.