[NuMark Credit Union Letterhead]

[Date]

[Full Name] [Address] [City], [State] [Zip]

To Our Valued Members:

We are excited to announce that on January 1, 2026, The Lemont National Bank ("Lemont") completed its transaction (the "Transaction") with NuMark Credit Union ("NuMark"), whereby NuMark acquired, among other things, substantially all of Lemont's deposits and loans.

Please note that your deposits, which were previously insured by the Federal Deposit Insurance Corporation ("FDIC"), are now protected by the National Credit Union Administration ("NCUA"), providing you with up to \$250,000 in insurance coverage per account category. The NCUA is a federal agency created by the United States Congress to administer the National Credit Union Share Insurance Fund, offering deposit insurance similar to that of the FDIC. Unless we notify you regarding the status of your loan, your loan from NuMark will continue to be serviced by NuMark. There will be no changes in the terms and conditions of loans.

As a member of NuMark, you will have access to all of your deposit accounts and other banking products and services (such as debit cards, lines of credit and other services) that you had with Lemont prior to the Transaction.

While you eventually will be able to conduct banking at NuMark's existing 12 branch locations, you will need to conduct in-person banking at one of the two former Lemont full-service branch locations or two other Lemont service locations until your account has been converted to the records and systems of NuMark. This conversion of accounts is expected to occur sometime in October 2026.

If you have any questions about the Transaction, NuMark, or membership, please feel free to contact NuMark Credit Union at 815-729-3211 or at ask@numarkcu.org. NuMark will continue to provide you with additional details regarding the transition of your accounts. NuMark is committed to serving you with the same dedication and excellence you have come to expect, and we look forward to a prosperous future together.

Sincerely,

Michelle M. Balog President and CEO

Michelle Balog





Important Account Information Enclosed.