



The Leaders Bank Customers

Q&A | The Leaders Bank Merger

November 12, 2021

Why did The Leaders Bank choose Providence Bank & Trust as a merger partner?

In this agreement, Leaders Bank recognized a tremendous opportunity to build upon its accomplishments and ensure that it could continue to fulfill its mission and serve customers at an even higher level, including expanded products and services and increased lending options. Combining operations with Providence Bank & Trust will ensure that your banking expectations are not only met but exceeded.

Will the name of my bank change?

Yes. In early 2022, the name of your bank will change to Providence Bank & Trust.

What does this acquisition mean for my pending loan?

There will be no changes to any of Leaders Bank's services or customer transactions until early 2022. All loan applications are currently being processed, and customers will have the same accounts and lines of credit.

I've been banking with Leaders Bank for a number of years. Will my account number and services change?

At this time, your account numbers and routing number will remain the same.

- Your transfers and direct deposits will continue without interruption.
- You should continue to use your Leaders Bank Debit Card and checks.

Leaders Bank's commitment is to ensure the integration with Providence Bank & Trust will only enhance your banking experience. Leaders Bank will communicate regularly as the integration is underway and you will be notified well in advance of any change that occurs.

What are the benefits of this deal to Leaders Bank customers?

Leaders Bank decided to combine operations with Providence Bank & Trust for its strong commitment to customer service and its willingness to put customers first. You will

experience many benefits, including continued investment in the community, expanded services such as a larger branch network, commercial leasing, and trust and wealth advisory services. Like Leaders Bank, Providence Bank & Trust is a strong institution which is well-capitalized. Leaders Bank is confident that your expectations will not only be met but exceeded.

How does Providence Bank & Trust handle customer service issues? Will there be fast response times for customers?

Providence Bank & Trust prides itself on high-quality customer service and is committed to ensuring that issues are handled properly and efficiently.

What makes Providence Bank & Trust the best bank to partner with? Why should I bank with them?

This acquisition will enhance the services that customers receive, including a larger, stronger banking network with access to new banking services, such as commercial leasing, wealth advisory and trust services, and broader lending for commercial and small business customers. Additionally, Providence Bank & Trust has been a rapidly growing, stewardship-based bank. Founded in South Holland, Illinois—and now with \$1.331 billion in assets and 15 locations serving Bellwood, Chicago (Bronzeville, Chatham, Greater Grand Crossing), Cicero, Frankfort, Oak Lawn, Orland Park, Palos Heights, South Holland, Villa Park and Wheaton in Illinois, as well as Dyer/St. John, Munster and Schererville in Indiana—Providence Bank & Trust serves its customers as an involved community bank. Providence Bank & Trust is committed to improving lives and services in the communities it serves.

Who do I contact for questions about my Leaders Bank accounts and/or services?

You may continue to ask any of the Leaders Bank staff in the bank or call 630-572-5323.

I have additional questions about Providence Bank & Trust. Who can I contact?

Providence Bank & Trust's team of Relationship Bankers and Customer Care Specialists are available by calling 888-923-5664 to answer questions you may have about Providence Bank & Trust products and services. You will continue to receive updates from Providence Bank & Trust related to your accounts and services as we move forward through the conversion process.

When can I begin banking at all Providence Bank & Trust locations?

For now, you should continue to conduct your banking as you have in the past. Upon the system conversion, scheduled for late 2nd quarter 2022, you will gain access to all 15 Providence Bank & Trust locations and ATMs.