

LEGEND BANK

WELCOME TO THE **FAMILY**
LEGEND BANK

Information for Enloe State Bank Customers

July 9, 2019

Dear Customer,

Welcome to the Legend Bank family. We look forward to serving your banking needs and we are excited to welcome you as a new Legend Bank customer.

Action Required
Information about your new Legend Bank account(s) is included with this letter.

We are making the transition as easy as possible, but some action is required.

On July 15, 2019, your account(s) will transition to Legend Bank system and this letter provides you with details regarding this transition and any action required on your part. We are committed to making this transition as easy for you as possible, so please let us know how we can provide you with assistance.

Account(s) Transition

To make the transition to your new Legend Bank account as easy as possible, we are happy to share that **your account number will remain the same with Legend Bank as it was with Enloe State Bank.** We have carefully reviewed your current account(s) and we are transitioning you to a Legend Bank account with similar benefits and features. Please review the Account Conversion Guide enclosed with this letter for your new Legend Bank accounts.

We have included your account disclosures and terms, conditions, rates and fee information in the Account Disclosure Packet with this letter. These important details will provide you with what you need to know regarding your new Legend Bank accounts.

Important Account(s) Transition Details

- **Customers with Checking and Savings accounts**
 - **Personal Accounts** – Your savings account statement mailed on June 30, 2019 and your checking statement mailed on July 10, 2019. On July 12, 2019, an additional closing statement will be mailed showing the balance(s) that will transfer to Legend Bank on July 15, 2019. All accrued interest will show on this statement and will deposit into your account prior to conversion to Legend Bank.

- **Business Accounts** - Your regular month-end statement mailed on June 30, 2019 and on July 12, 2019, an additional closing statement will be mailed showing the balance(s) that will transfer to Legend Bank on July 15, 2019. All accrued interest will show on this statement and will deposit into your account prior to conversion to Legend Bank.
- **Customers with CDs and IRAs** – Your CD(s) and/or IRA(s) rates will remain the same until maturity and your balances will transfer to your new Legend Bank CD(s) and/or IRA(s).
- **New Debit Card** – Great news! You will earn reward points for all your debit card purchases with your new Legend Bank Visa® debit card. Since we have Visa debit cards, rather than MasterCard®, we will issue you a new card.

Important Card Details

- **Through Sunday, July 14:** Your Enloe State Bank debit card will work during account conversion weekend, through July 14.
- **Beginning July 10:** Pick up your new Legend Bank debit card and select your Personal Identification Number (PIN) at our branch in Cooper. **You cannot begin using your new Legend Bank card until Monday, July 15.**
- **Monday, July 15:** Your Enloe State Bank debit card will no longer be active. You can begin using your Legend Bank debit card.
- **Reminder regarding automatic, recurring charges:** To ensure monthly transactions to your debit cards are not disrupted, please remember to update any automatic, recurring charges to your Enloe State Bank debit card to your new Legend Bank debit card number.
- **New Checks** – You can continue to use your Enloe State Bank checks at this time. We will contact you in the future regarding replacement checks for your new Legend Bank account(s).
- **Online Banking & Bill Pay**
 - **Print/Save Your Transaction History - Your Online Banking transaction data and transfer information from Enloe State Bank will only be available through 5 pm Central Standard Time (CST), Friday, July 12, 2019.** Please ensure you have the account documentation you need before this transition.
 - **Account History - Download and save or print your transaction history.** This information will not transfer over to our online banking system, so we recommend that you save or print your account activity for your records. We suggest saving at least six months of history; however, please save as much history as you feel you will need for your personal records and documentation.
 - **Transfers** – Please save any information you need from your Enloe State Bank online banking to setup your transfers with Legend Bank.

- **All transfers previously scheduled to complete by 5 pm CST on Friday, July 12, 2019 will complete as scheduled on your Enloe State Bank Online Banking system.**
 - **Transfers scheduled after 5 pm CST on Friday, July 12, 2019 will need to be re-scheduled in the Legend Bank online banking system.** They will not be completed through the Enloe State Bank system.
- **Online Bill Pay** – In preparation for the transition to the Legend Bank system on July 15, 2019, your access to Online Bill Pay within Online Banking was deactivated on July 8, 2019. We apologize for the inconvenience this may cause you.
 - Rest assured, **any bills you've scheduled to pay on/before Sunday, July 14, 2019 will pay as scheduled through your Enloe State Bank Bill Pay system.**
 - **Set up your billers and schedule your bills - Any bills scheduled to pay on/after Monday, July 15, 2019, will not pay as scheduled through your Enloe State Bank Bill Pay system and will need to be scheduled in the Legend Bank online bill pay system.**
 - **Enroll in Legend Bank Online Banking and Bill Pay beginning Monday, July 15** – As a part of this transition, you will need to enroll in the Legend Bank online banking and bill pay system. We apologize for this inconvenience, but we are committed to working with you to make this as easy as possible. The system will look very familiar to your current Online Banking system so the transition should be easier for you.
 - **On Monday, July 15** set up Online Banking and Bill Pay with Legend Bank. It can take up to 48 hours to complete your enrollment and account set up.

For Personal Accounts

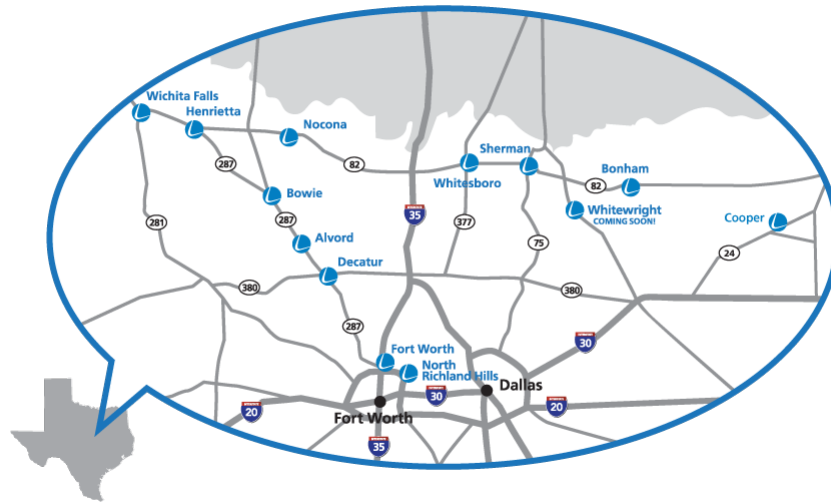
- Go to www.legend-bank.com and click “Personal Enroll” in the Online Banking section on the right side of the webpage.
- Read the disclosures and terms and check the box and click “agree”.
- Follow the steps to enroll your account online.

For Business Accounts

- Please contact a member of our Treasury Management team at (855)235-7599 or via email at treasurymanagement@legend-bank.com. We'll take great care of you and set you up quickly.

Legend Bank may be a new name to you, but we have been serving communities in many parts of North Central Texas since our founding in 1890. Including the Cooper location, we have 11 additional locations in the Texas cities of Alvord, Bonham, Bowie (our main office location), Decatur, Fort Worth, Henrietta,

Nocona, North Richland Hills, Sherman, Whitesboro, and Wichita Falls. Plus, we'll soon be open in Whitewright.



All of us at Legend Bank are dedicated to making this transition as seamless as possible for you. If you would like more information or have questions, please visit our website at www.legend-bank.com and click on the banner "Information for Enloe State Bank Customers", call us at 800-873-5604. It's our privilege to serve you.

Sincerely,

A handwritten signature in black ink that reads "Mickey Faulconer". The signature is stylized and includes a long horizontal line extending to the right.

Mickey Faulconer
President and CEO
Legend Bank

Account Conversion Guide

Personal Checking & Savings Quick Reference Guide

We have included your account disclosures and terms, conditions, rates and fee information in the Account Disclosure Packet with this letter. These important details will provide you with what you need to know regarding your new Legend Bank accounts. You can find specific account information in the Truth in Savings Disclosure for each of your new Legend Bank accounts in the enclosed Disclosure Packet. Please find your new Legend Bank account name below to locate your appropriate disclosure.

Account Classification	Account Type	If This is Your Enloe State Bank Account:	Your New Legend Bank Account Will Be:
Personal	Checking	Personal Checking	Home-Free
Personal	Checking	Enloe Gold	Home-Free
Personal	Checking	Now	Interest Bearing Individual
Personal	Checking	Super Now	Interest Bearing Individual
Personal/Business	Checking	Money Market	Money Fund
Personal	Savings	Savings	Regular Savings
Personal	Savings	Minor Savings	Minor Savings
Business	Checking	Commercial Checking	Basic Business Checking

CDs and IRA Customers: If you have a CD or IRA with Enloe State Bank, you will receive account information at renewal.

Club Account Customers: We will contact you separately regarding the conversion of your Enloe State Bank Club Account and your new Legend Bank account.

Safe Deposit Box Customers: Your safe deposit box number and size will not change. Please see "Schedule of Fees" enclosed in the Disclosure Packet for fee information.

Public Funds Customers: A member of our Treasury Management team will contact you regarding your account.