



October 1, 2022

Dear Customer:

Welcome to Landmark National Bank! We are pleased and excited to announce Freedom Bank is now Landmark National Bank. The Freedom name has changed, but you will continue to work with the same bank associates you know. Landmark offers a comprehensive array of products and services for individuals and businesses including checking, savings, treasury services, and loans to meet your financial needs, with the convenience of online banking, mobile banking, and thirty-one bank locations in twenty-three Kansas communities.

During the next few months, we will be working to make your transition from Freedom Bank to Landmark National Bank seamless. You should not experience any significant change in your accounts. We expect to convert the Freedom Bank computer system on March 27, 2023, and will send you more information concerning the conversion in the coming weeks.

We know you may have questions, so we wanted to address the most asked:

Will I still do business at the same location?

Yes. Plus, you will be able to conduct banking business at any of our 31 locations statewide – including 3 additional locations in the Kansas City area.

Will I be able to continue to use my debit card?

Yes. Your current Freedom Bank debit card will remain active, and will be replaced with a Landmark National Bank debit card prior to March 27, 2023. You also have surcharge free access to Landmark National Bank's ATM network, as well as the MoneyPass ATM network.

What about my automatic payments and/or credits. Will they be affected?

No. You should not experience any interruption with your automatic payments or credits.

Will my online banking and bill pay change?

Not yet. The ibankwithfreedom.com website will continue to be available with the login access until March. Additionally, in the lower right corner of the banklandmark.com home page under "Helpful Links", you will find a link to access your current online accounts until the computer system conversion in March. You will receive updated login instructions at that time.

Will I need new checks?

No. The bank logo and bank routing number on your checks will change to Landmark when you order checks after March 27, 2023. If you run short of checks before March, we'd recommend you order a minimal quantity.

Will my Certificate of Deposit stay the same?

Yes. We will honor the rate you currently have on your CDs up to the maturity date.

How can I learn more about Landmark?

We encourage you to visit our website at banklandmark.com for more information on our products and services, and follow us on Facebook, Instagram, Twitter, or LinkedIn for day-to-day happenings across the bank.

As part of the merger, your account may be selected to participate in our confirmation process. If your account is selected, you will receive a letter in the next few weeks asking you to verify information related to your loan and/or deposit account that was transferred to Landmark. If you receive one, or

both, of these confirmation letters, please follow the instructions to verify your account information.
Thank you in advance for your participation!

If you have additional questions, please contact your local Landmark National Bank branch, or call our care center at (800) 318-8997. Additionally, you can email us at Inbmail@banklandmark.com.

Landmark National Bank is committed to exceeding your expectations and providing you with the services and resources you expect from your community bank. We look forward to having you as a Landmark customer.

Sincerely,

Michael E. Scheopner
President and Chief Executive Officer