

April 10, 2023

Dear Valued Customer:

We sincerely appreciate your business!

During this time of economic uncertainty, we want you to be assured that Lindell Bank is an excellent steward of your loans and deposits.

Lindell Bank is a Five Star Rated Bank by Bauer Financial. This is the highest rating for a bank (see www.bauerfinancial.com for more information). We are a well capitalized bank with 15 branches throughout the metropolitan area to serve you.

We have served our communities for over 100 years. The Bank was established in 1923. This is our 100-year anniversary. We are one of only three banks that have served the St. Louis community for more than a century. Lindell Bank is a locally owned bank and we live and work in the communities we serve.

We value your business and look forward to assisting you with your banking needs in the future.

Best regards,

Melvin Leon Hall

Chairman of the Board

President & CEO

MLH/Isr