



December 31, 2021

Welcome to the Great American Bank Family!

On September 13, 2021, Great American Bank announced the intent to merge with The University National Bank of Lawrence. On December 31, 2021, this merger was finalized. Great American Bank is now Lawrence's **only** locally owned and operated community bank.

We are very excited to have you as a customer and are looking forward to providing you the quality service and personal attention to which you have been accustomed to and deserve.

Our goal is to make the transition for you as smooth and transparent as possible. Please continue to conduct your banking with University National Bank as you always have. In late April 2022, your University National Bank accounts will be converted to Great American Bank's banking systems.

Great American Bank is a financially strong and secure institution, and we will strive to provide you with quality financial services provided in a fast, friendly, and professional manner. A list of questions and answers are included in this letter regarding the merger.

If you have any questions our team at Great American Bank is ready to assist you. You can become more familiar with Great American Bank by visiting us at www.greatambank.com or stop by for a visit.

As a local banker who has served the Lawrence Community for over 40 years. We are honored to have the opportunity to serve the customers and employees of The University National Bank of Lawrence. We look forward to serving you and earning your trust. Please feel free to call us at 785-838-9704.

Sincerely,

Les J. Dreiling

President/Chief Executive Officer

Member FDIC

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