



[DATE]

[NAME]

[ADDRESS]

[ADDRESS]

[C,S,Z]

Dear Member,

Thank you for your continued loyalty to Land of Lincoln Credit Union. As a member-owned financial co-operative we are always mindful that it is our duty to protect the Credit Union resources. As good stewards of your money, it is imperative that we stay up to date with all regulatory and legal requirements placed upon the Credit Union and adopt best practices.

Because of this ongoing duty, we are adopting a new Binding Arbitration of Claims and Disputes agreement and a new Waiver of Class Action agreement. These new provisions will provide more clarity as to how legal disputes between the Credit Union and its members shall be resolved. These provisions do not impact a member's ability to raise a dispute with the Credit Union, but simply streamline the process for doing so and set forth the venue in which to bring a dispute. We are implementing these provisions as a way to protect our member-owners and the Credit Union by the parties working together to resolve disputes.

You will have until July 12th, 2023 to exercise your right to opt out of these provisions. If you do not opt out of these provisions, then your continued use or maintenance of your Credit Union account will act as your consent to these new provisions. Instructions on how to opt out of arbitration are included in the Arbitration of Claims and Disputes provision provided with this letter. Again, if you wish to be able to participate in any pending or future class action against the Credit Union, you must opt out via U.S. mail or e-mail by July 12th, 2023.

The full text of these provisions are attached.

Sincerely,

Jeri Conaway, CMSO
Land of Lincoln Credit Union