



November 30, 2021

Dear Valued Legacy Bank Customer,

Since 1907, Legacy Bank has been a community bank invested in people, their businesses, and their families. We have operated with an important set of core values that have set us apart and established us as a bank that customers and employees alike are proud to call their bank. As we look toward the future, we see a vision that continues that legacy. A vision that adds fresh expertise for more growth opportunities and innovative technology that expands the premier services you have come to associate with Legacy Bank.

In that spirit, we are happy to announce that Legacy Bank has entered into a merger agreement with InBankshares, Corp of Denver, CO. After a thorough vetting process, we are confident that InBank is built of the same moral fabric and employee culture that we have so proudly associated with the Legacy Bank name. InBank, like Legacy Bank, is a locally managed company that offers the same emphasis on face-to-face personal service, electronic banking convenience, and a strong dedication to financial customer success.

The Legacy Bank/InBank merger is subject to regulatory approval, but we wanted you to be one of the first people to know and share in our good news. Regulatory approval is expected sometime in the second quarter of 2022. Once the merger is successfully complete, you will have access to 17 branch locations (including your current favorite location), competitive new products, expanded lending capabilities, and of course the same friendly faces you have come to know at your local branch.

In the meantime, please feel free to connect with your local personal banker should you have any questions. We will work hard to offer transparency and timely information throughout the process. For those of you interested in learning more about InBank, we encourage you to use their digital channels to get to know them better. You can find them online at [www.inbank.com](http://www.inbank.com) and from there you can branch off into your most preferred social channel. In addition, you can also follow them on the OTCQX under the symbol INBC.

As we take this next step, relax. The same great leadership you have come to expect from Legacy Bank will continue to serve you. We thank you for your continued loyalty to Legacy Bank and are proud that we have built a legacy that will positively impact communities for generations to come.

Sincerely,

David Esgar  
Chairman, President and CEO