



August 5, 2019

Dear BankLiberty Customer,

On behalf of BankLiberty and Central Bank of the Midwest, we are pleased to welcome you to the Central Bank family! As of August 1, 2019, Central Bank company successfully completed the acquisition of BankLiberty, securing a new partnership that will bring together two financially sound and thriving organizations, and position us to serve you in a greater way than either Bank could alone. Our expanded footprint brings to the Northland more products and services as well as an extended network of more than 150 branches. Over the next few months, we will begin the process of integrating our systems. Until then, nothing will change with your accounts or services and BankLiberty will continue to serve your banking needs as they have for more than 60 years.

Our Central Bank team is excited to continue the great legacy of care and service for which BankLiberty has been known in the Northland, bringing a shared commitment to strong and healthy communities. We are deeply rooted in a heritage of community banks with associates focused on delivering a legendary experience and building lasting relationships. We look forward to continue building those relationships with you.

More communication will be sent to you in the coming weeks. Some communication will come in the form of email, so please confirm your current email address is on file with BankLiberty.

Thank you for being a valued BankLiberty customer and again, welcome to Central Bank.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Ferguson".

Bill Ferguson
President & CEO
Central Bank of the Midwest

A handwritten signature in black ink, appearing to read "Brent Giles".

Brent Giles
President & CEO
Liberty Bancorp, Inc.