



Throughout our 155-year history, Busey has proudly stood beside our valued customers during times of economic uncertainty—and we continue to do so today. As you consider recent events in the banking industry, rest assured **we are committed to keeping your hard-earned dollars safe through a sound business strategy of conservative banking.**

To date, Busey has experienced little to no deterioration in our deposit base. **The quality of our deposit franchise has long been a core asset of our organization, and it will continue to be so for years to come.** We are in the top quartile of banks as it relates to deposits with more than 75 percent fully insured while more than 97 percent of our deposits are core deposits.

Rooted in a balance sheet strength first mentality that balances security and growth, Busey maintains a very conservative, short duration investment and loan portfolio while our capital base provides a more than adequate buffer of immediate, contingent liquidity above and beyond well capitalized thresholds.

With a strong deposit base, more than ample liquidity, best-in-class asset quality and a proven conservative banking approach, we remain fully committed to delivering the convenient products and services you've come to expect from Busey while ensuring your funds are available to you when you need them.

As always, if you have any questions, please don't hesitate to reach out to your Busey relationship manager, your [local Busey service center](#) or our [Customer Care team](#).

We value your partnership and thank you for your continued faith in Busey.

A handwritten signature in black ink, appearing to be 'R. Elliott', written in a cursive style.

Robin Elliott
President & CEO, Busey Bank



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