

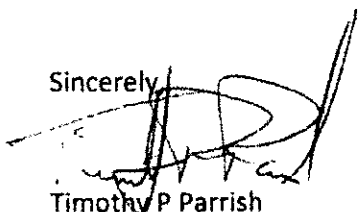
Letter of Willingness to Loan Funds

May 22, 2023

To Whom It May Concern:

It is my understanding Memorial Hospital is working on a Certificate of Need application for the renovations they intend to complete on the Montebello building in Hamilton, Illinois. It is also my understanding the total project cost is anticipated to reach \$18,000,000.00. Marine Bank & Trust has maintained a longstanding relationship with Memorial Hospital over the years. Their commitment to our bank and our entire community is admirable. It is my pleasure to share that Marine Bank & Trust, a Division of United Community Bank is willing to loan Memorial Hospital up to \$14,000,000.00 to complete the renovations. If there is a desire to proceed with the request please let me know and we can transition to the next step. If there are any questions or concerns about this letter you may reach me at (217)357-8117 or tim.parrish@marinebk.com.

Sincerely,


Timothy P Parrish
Market President