P.O. BOX 219420, KANSAS CITY, MO 64121

September 1, 2026

As part of IL ABLE's transition to a new program manager, Vestwell, the current Checking Account Option will be retired. **Only IL ABLE accounts that are wholly or partly invested in the Checking Account Investment Option will be affected by upcoming changes to the checking account.** Your funds in your current Checking Account Option will transfer to an FDIC-insured Savings Option. The Office of the Illinois State Treasurer will continue to administer the IL ABLE program, including this new option, after the transition in November.

Transition details are available at **illinoisable.com/updates**.

Timeline Overview
There are a few key dates to keep in mind as the transition approaches.

- **Friday, October 9, 2026,** is the last day you will be able to use your current Checking Account Option debit card or checkbook. After October 9, you will still be able to withdraw funds from your current Checking Account Option by going online to the account management portal or by calling Customer Service.
- You can still request withdrawals until **Thursday, November 5, at 3 pm CT**. At that time, a blackout period will begin and will last until **Tuesday, November 10, 2026**.

New FDIC-insured Savings Option
Starting **Tuesday, November 10**, you will be able to retrieve your ABLE account in a new ABLE portal. You will find your current checking account funds in the new FDIC-insured Savings Option—a low-risk option that earns interest while keeping your money stable and accessible.

Take Advantage of the New Reloadable True Link Visa® Prepaid Card™
Starting November 10, you can request the new reloadable True Link Visa® Prepaid Card™. You will be able to load the card from any of the ABLE Investment Options, including the new FDIC-insured Savings Option. You will not receive a card automatically.
The customizable True Link Visa® Prepaid Card™ comes with meaningful upgrades over the existing debit card. Here's a quick look at what's changing:

- If you currently use your debit card for day-to-day expenses, consider ordering a reloadable True Link Visa® Prepaid Card™ on **November 10** as soon as you have retrieved your ABLE account online. The card typically arrives in about 7 business days. **You will only receive a True Link Visa® Prepaid Card™ after you request one online.**
- You will be able to pre-load the True Link Visa® Prepaid Card™ from any of your ABLE Investment Options. Note: It may take 2 to 3 business days for the funds to be available on the card.
- You will have access to 55,000+ fee-free ATMs, get free cash back at merchants, and use the True Link Visa® Prepaid Card™ anywhere a Visa® Prepaid Card™ is accepted—online or in person.
- With your True Link Visa® Prepaid Card™ you can manage and protect your money online or in the True Link app: set card limits, block certain purchase types, get custom alerts, and upload receipts to track spending.

Your Current Checking Account Option Statements and Transaction History
If you currently access your IL ABLE checking account through the Fifth Third Bank online portal, you will be able to view your statements and transaction history through December 2027. After the transition, you can call Fifth Third Bank customer service to request historical account information going back two years.

Important Dates

Date	What You Need to Know
October 9, 2026	Last day to use your current Checking Account Option debit card and checkbook.
October 10 – November 5, 2026	Request withdrawals to yourself or a third party from the checking account by logging in to your IL ABLE account, OR by calling IL ABLE Customer Service, OR by mailing in an IL ABLE Withdrawal Request Form. You can continue making contributions to your current Checking Account Option during this time.
November 5, 2026 – 3 pm CT	Transition to Vestwell begins. Your IL ABLE account will not be available for transactions starting November 5 at 3 pm CT through November 10. Rest assured, your funds remain safe and fully invested throughout this period. Your current Checking Account Option will permanently close on November 5.
November 10, 2026	Transition complete. You will receive instructions on how to retrieve your updated ABLE account. The money in your current Checking Account Option will be available in the new FDIC-insured Savings Option. You will be able to request a new reloadable True Link Visa® Prepaid Card™.

Start Planning Now for a Smooth Transition

- **Plan for the debit card and checkbook cutoff, October 9.** If you use your current Checking Account Option debit card or checkbook for daily expenses, start thinking about how you'll cover those needs after October 9. After that date, you will still be able to make withdrawals until the blackout date via your IL ABLE account.
- **Will you need money during the transition period (November 5–10)?** Your ABLE account will not be available during this blackout period. If you anticipate needing funds during this time, request a withdrawal before November 5. Plan ahead, as no transactions will be possible between November 5 and November 10.
- **Make alternative plans for any Systematic Withdrawal Programs (SWP) or recurring contributions made with your current Checking Account Option.** Recurring contributions scheduled to occur between November 5 and 9 will be processed on November 10 from your new FDIC-insured Savings Option. If this delay will affect you, please make alternate plans now.

After the Transition Is Complete

- Full access to your online account resumes, including transactions.
- The assets previously in your Checking Account Option will be available in the new FDIC-insured Savings Option.
- You can request your new reloadable True Link Visa® Prepaid Card™ through your new online account portal. **Note: You must request a reloadable True Link Visa® Prepaid Card™—one will not be sent to you automatically.**
- You will be able to load money onto the card from any of your ABLE Investment Options at any time.

Questions?

Call Customer Service at 1-888-609-8683 Monday through Friday, 8am CT to 5pm CT.

Everything you need—saving, spending, and support—will work together for a smoother account experience. Please visit **[illinoisable.com/updates]** for more updates.