Central Bank

ILLINOIS

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC, and comments received from the public relating to our performance in helping to meet the community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Depositor and Consumer Protection, FDIC, 300 South Riverdale Plaza, Suite 1700, Chicago IL, 60606-3447. You may send written comments about our performance in helping to meet community credit needs to Central Bank Illinois, 101 North State Street, Geneseo IL 61254. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Central Banc, Inc., a bank holding company. You may request from the Officer in Charge of Community and Consumer Affairs, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago IL, 60604, an announcement of applications covered by the CRA filed by bank holding companies.

2020 BANK

The Department of Financial and Professional Regulation (Department) evaluates our performance in meeting the financial services needs of this community, including the needs of lowincome to moderate-income households. The Department takes this evaluation into account when deciding on certain applications submitted by us for approval by the Department. Your involvement is encouraged. You may obtain a copy of our evaluation. You may also submit signed, written comments about our performance in meeting community financial services needs to the Department.

Evaluations available under the federal Community Reinvestment Act (CRA) (12 U.S.C. 2901 et seq.) are not affected by the Illinois Community Reinvestment Act. Please see the federal CRA notice we have posted nearby.

2021 BANK



CRA Manual

Table of Contents

1. (CRA Comments- none
2. (CRA Performance Eval Public Disclosure2
3. (CBIL Locations 39
4. I	Branches Opened/Closed48
5. I	List of Services 50
6. /	Assessment Area Map 119
7. I	HMDA Disclosure 129
8. I	Loan to Deposit Ratio 130

PUBLIC DISCLOSURE

November 12, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Central Bank Illinois Certificate Number: 11670

101 North State Street Geneseo, Illinois 61254

Federal Deposit Insurance Corporation Division of Depositor and Consumer Protection Chicago Regional Office

300 South Riverside Plaza, Suite 1700 Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREAS	
SCOPE OF EVALUATION	
CONCLUSIONS ON PERFORMANCE CRITERIA	5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	
ILLINOIS MSA #19340 ASSESSMENT AREA – Full-Scope Review	
ILLINOIS NON-MSA ASSESSMENT AREA – Full-Scope Review	
APPENDICES	
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA	
GLOSSARY	

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans were originated in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

• The institution's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

DESCRIPTION OF INSTITUTION

Background

Central Bank Illinois (CBI) is headquartered in Geneseo, Illinois (population 6,586) and operates in the northwest part of Illinois within Henry, Bureau, LaSalle, Lee, Ogle, and Whiteside Counties. CBI is wholly-owned by Central Banc, Inc., a one-bank holding company. The institution received a 'Satisfactory' rating at its previous FDIC Performance Evaluation dated November 29, 2021, based on Interagency Intermediate Small Institution Examination Procedures.

Operations

CBI operates ten offices in its combined assessment area, which is comprised of Henry County located in the Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area (MSA) #19340 and Bureau, LaSalle, Lee, Ogle, and Whiteside Counties located in the non-MSA portions of Illinois. The institution offers numerous types of commercial, agricultural, home mortgage, and consumer loans. Deposit products include regular checking, savings, money market deposit accounts, and certificates of deposits. CBI provides access to customers' accounts through internet and mobile banking, mobile check deposit, person-to-person payments, and automated teller machines (ATMs). CBI also offers Veteran's Administration loans, Federal Housing Administration loans, and through the U.S. Department of Agricultural Rural Development loan program. CBI is an active lender in the secondary market providing borrowers access to long-term fixed rate home mortgages.

Ability and Capacity

CBI's assets totaled \$1.4 billion as of September 30, 2024, and included total loans of \$934 million and securities totaling \$326.4 million. There are no financial, legal, or other impediments that would limit the institution's ability to meet the credit needs of its assessment areas. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of	f 09/30/2024	
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	67,985	7.28
Secured by Farmland	191,356	20.49
Secured by 1-4 Family Residential Properties	132,726	14.21
Secured by Multifamily (5 or more) Residential Properties	87,932	9.41
Secured by Nonfarm Nonresidential Properties	262,812	28.14
Total Real Estate Loans	742,811	79.53
Commercial and Industrial Loans	98,999	10.60
Agricultural Production and Other Loans to Farmers	84,512	9.05
Consumer Loans	5,036	0.54
Obligations of State and Political Subdivisions in the U.S.	2,688	0.29
Other Loans	-	-
Lease Financing Receivable (net of unearned income)	-	-
Less: Unearned Income	_	-
Total Loans	934,046	100.00
Source: Reports of Condition and Income		

DESCRIPTION OF ASSESSMENT AREAS

The Community Reinvestment Act requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. CBI has designated two separate assessment areas: Henry County, which is part of the Davenport-Moline-Rock Island, IA-IL MSA #19340 and five counties (Bureau, LaSalle, Lee, Ogle, and Whiteside) which are located in the Illinois Non-MSA. The assessment areas consist only of whole geographies, include tracts where the institution's main office and branches are located, do not reflect illegal discrimination, and do not arbitrarily exclude any low- or moderate-income areas. The following sections discuss demographic and economic information for the assessment areas.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated November 29, 2021 to the current evaluation dated November 12, 2024. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate CBI's CRA performance. These procedures include the Lending and Community Development Tests, which are described in detail in the Appendix.

Examiners conducted full-scope reviews of the institution's assessment areas to evaluate the performance. A vast majority of its loans and branch locations are in the Non-MSA assessment area. Therefore, CBI's performance in the Non-MSA assessment area received the most weight in the overall evaluation.

Activities Reviewed

Examiners determined that CBI's major product lines are home mortgage, commercial, and agricultural loans. This conclusion considered CBI's business strategy, and the number and dollar volume of loans originated during the evaluation period. Home mortgage and commercial loans are weighted more heavily in this evaluation under the Lending Test. No other loan types, such as consumer loans, represent a major product line; therefore, these loan types provided no material support for conclusions or ratings and were not analyzed.

Bank records and Call Report data indicated that the lending focus and product offerings remained consistent throughout the evaluation period. Examiners analyzed all home mortgage, small business, and small farm loans originated since the prior evaluation and did not identify any significant trends that materially affect the conclusions. This evaluation only presents information for 2023, which is considered representative of the entire evaluation period. Additionally, while the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of businesses and individuals served.

For the assessment area concentration analysis, examiners evaluated lending performance based on all small farm and small business loans originated, renewed, or extended in calendar year 2023, as well as home mortgage loan data collected under the Home Mortgage Disclosure Act (HMDA) for 2021, 2022, and 2023. Data is compared to the 2015 American Community Survey (ACS) Census Data for 2021 and the 2020 Census Data for 2022 and 2023. CBI is not required to report small business and small farm loan data and does not elect to do so; therefore, examiners compared CBI's performance to D & B demographic data. All loans originated within CBI's assessment areas were considered under the geographic distribution criterion, while examiners reviewed loan samples for the borrower profile criterion. The samples are representative of the entire evaluation period. The table below presents the universe of small business and small farm loans and samples utilized under the borrower profile criterion.

	Loai	n Products Reviewed				
Less Categorie	Un	iverse	Loans Sampled			
Loan Category	#	\$(000s)	#	\$(000s)		
HMDA 2021	612	86,125	-	-		
HMDA 2022	391	99,581	-	-		
HMDA 2023	338	65,060	-	-		
Small Business 2023	246	37,362	80	12,684		
Small Farm 2023	178	25,591	70	9,765		
Source: Bank Data; 2021-2023 H	MDA Reported Data					

Community development loans, qualified investments, and community development services initiated or maintained by the bank since the previous CRA performance evaluation dated November 29, 2021 were also reviewed and considered in this evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, CBI's performance under the Lending Test reflects reasonable responsiveness to assessment area credit needs. The loan-to-deposit ratio and assessment area concentration criteria are evaluated at the institution-wide level, while separate conclusions are made regarding performance under the geographic distribution and borrower profile criteria for each assessment area. Examiners considered the conclusions from each assessment area when assigning the overall rating for CBI.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The LTD ratio, calculated from Call Report data, averaged 89.7 percent over the past 13 calendar quarters from September 30, 2021 to September 30, 2024. The ratio ranged from a low of 62.0 percent as of March 31, 2022 and June 30, 2022 to a high of 90.0 percent as of March 31, 2024 and September 30, 2024. The LTD ratio generally increased due to loan growth outpacing deposit growth.

Examiners evaluated CBI's LTD ratio by comparing it to similarly-situated institutions. Examiners selected these institutions based on asset size, geographic location, and lending focus. As shown in the following table, CBI's ratio is similar to comparable institutions.

Loan-to-	Deposit (LTD) Ratio Compari	ison
Bank	Total Assets as of 9/30/24 (\$000s)	Average Net LTD Ratio (%)
Central Bank Illinois	1,393,517	89.7
Similarly-Situated Institution #1	1,534,440	100.1
Similarly-Situated Institution #2	765,569	96.2
Similarly-Situated Institution #3	699,080	80.5
Similarly-Situated Institution #4	645,887	70.8
Source: Reports of Condition and Income	09/30/2021 - 09/30/2024	

Additionally, CBI has the ability to originate mortgage loans that are subsequently sold through secondary market relationships. However, these loans are not included in the bank's LTD ratio. CBI originated 307 such loans totaling \$40.3 million sold to the secondary market since the prior evaluation, therefore, indicating CBI's willingness to originate these types of loans in the assessment area.

Assessment Area Concentration

All home mortgage loans originated in 2021, 2022, and 2023, and all small business and small farm loans originated in 2023 were analyzed to determine the portion of loans extended inside and outside the assessment areas. Overall, CBI originated a majority of home mortgage, small business, and small farm loans inside its assessment area. The following table details lending inside and outside the combined assessment area by loan product and year.

	Ν	umber o	of Loans	;		Dolla				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$ (000)s	%	\$ (000)s	%	\$ (000)s
Home Mortgage										
2021	497	81.2	115	18.8	612	58,057	67.4	28,068	32.6	86,125
2022	299	76.5	92	23.5	391	33,741	33.9	65,840	66.1	99,581
2023	288	85.2	50	14.8	338	36,620	56.3	28,440	43.7	65,060
Subtotal	1,084	80.8	257	19.2	1,341	128,418	51.2	122,348	48.8	250,766
Small Business										
2023	218	88.6	28	11.4	246	30,017	80.3	7,345	19.7	37,362
Small Farm										
2023	132	74.2	46	25.8	178	18,726	73.2	6,865	26.8	25,591

Geographic Distribution

CBI's geographic distribution of loans reflects reasonable penetration throughout the assessment areas, including in the low- and moderate-income geographies when performance context issues are considered. This conclusion is supported by reasonable performance in each assessment area during the review period. Examiners focus on CBI's record of extending loans to borrowers s, businesses, and farms in low- and moderate-income census tracts for this analysis. A complete discussion of the performance for this criterion is in the separate assessment area sections of this evaluation.

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration among individuals of different income levels (including low- and moderate-income (LMI)) and businesses and farms of different sizes. For home mortgage lending, examiners focused on the percentage of loans originated to low- and moderate-income individuals. For small business and small farm lending, examiners focused on the percentage of loans made to businesses and farms with gross annual revenues of \$1 million or less. Please refer to the separate conclusions under each assessment area for more information supporting the reasonable performance.

The institution's performance under this criterion is enhanced by its continued participation in flexible lending programs. Such programs can help CBI meet the credit needs of low- and moderate-income individuals. These programs contain low down payment requirements and are targeted towards LMI individuals.

The following are examples of flexible lending products offered:

• CBI participates in the USDA Guaranteed Rural Development (RD) Loan Program, which enables LMI individuals to qualify for mortgages in rural areas with low down payments. In 2023, CBI originated 15 loans totaling over \$1.4 million.

- CBI offers US Department of Housing and Urban Development's (HUD) Federal Housing Administration (FHA) loans, which includes low down payments and flexible credit guidelines. In 2023, CBI originated seven loans totaling \$798,964.
- CBI participates in the Fannie Mae (FNMA) HomeReady Mortgage program, which includes low down payments and expanded financing flexibility for creditworthy low-income borrowers. In 2023, CBI originated six loans totaling \$582,263.
- CBI offers loans through the US Department of Veteran Affairs (VA), which allows access for eligible veterans to secure long-term fixed-rate mortgages. In 2023, CBI originated three loans totaling \$322,462.
- CBI participates in the Federal Home Loan Bank of Chicago's Down Payment Plus (DPP) Program, which provides grants up to \$10,000 to LMI individuals who need assistance with a down payment for a home loan. In 2023, the institution originated 20 loans using these grants totaling almost \$198,495.
- CBI offers Ag Invest which is available through the State of Illinois Treasurer's Office. Ag Invest provides financial institutions with low-cost loans to qualified farmers, agri-businesses and agricultural professionals to start, expand, or add value to their farming operation. Annual and long-term financing options are available. By providing access to State investment capital at a lower rate, the program incentivizes financial institutions to lend to groups marginalized by limited loans or high-interest rates at a lower cost to borrowers.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

CBI demonstrated adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities in each assessment area. Similar to the Lending Test, CBI's performance in the Non-MSA assessment area received more weight and supports this conclusion.

Community Development Loans

CBI originated 28 community development loans totaling \$13.6 million during the evaluation period. This level of community development lending by dollar volume represents 1.5 percent of total loans and 1.0 percent of total assets as of September 30, 2024. This lending performance is greater than the prior evaluation, both by number and volume, when eight community development loans totaling \$10.5 million were originated.

The level of community development lending, by number and dollar amount, is comparable to three of five other similar intermediate small banks that were evaluated for CRA purposes during the current evaluation period. These institutions originated from 10 to 83 community development loans ranging from 2.1 percent to 9.2 percent of total loans. The following tables illustrate CBI's community development lending activity by year, purpose, and assessment area.

Activity Year	Affordable Housing			Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
11/29/21-12/31/21	-	-	-	-	1	600	-	-	1	600	
2022	3	772	-	-	5	2,890	-	-	8	3,662	
2023	4	1,411	-	-	5	3,025	-	-	9	4,436	
YTD 2024	5	2,202	1	310	4	2,350	-	-	10	4,862	
Total	12	4,385	1	310	15	8,865	-	-	28	13,560	

	Con	nmunity Dev	elopn	ent Lending	g by As	ssessment Ar	·ea				
A	Affordable Housing			Community Services		Economic Development		Revitalize or Stabilize		Totals	
Assessment Area	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000 s)	
Illinois MSA #19340	-	-	-	-	-	-	-	-	-	-	
Illinois Non-MSA	3	772	-	-	-	-	-	-	3	772	
Statewide Activities	4	1,411		-	3	1,825	-	-	7	3,236	
Regional Activities	5	2,202	1	310	12	7,040	-	-	18	9.552	
Total	12	4,385	1	310	15	8,865	-	-	28	13,56 0	
Source: Bank Data											

Further discussion of the bank's community development loans, including notable activity, is located in the separate assessment area sections of this evaluation.

Qualified Investments

CBI held 139 qualified investments totaling \$3.0 million during the evaluation period, which included 132 donations and grants totaling approximately \$97,000. This level of qualified investments, by dollar volume, represents less than one percent of total securities and of total assets as of September 30, 2024. CBI's qualified investments by percentage of both total securities and total assets is lower than the previous evaluation, when qualified investments represented 3.9 percent of total securities and 1.6 percent of total assets. Qualified investments by number exceed the previous evaluation when CBI had 108 qualified investments. Qualified investments by dollar amount are below the previous evaluation when CBI's qualified investments totaled \$17.7 million. However, a significant majority, \$15.9 million, of the qualified investments were made outside the assessment area.

CBI's level of qualified investments, by dollar volume, compares favorably to three of five other similar intermediate small banks that were evaluated for CRA purposes during the current evaluation period. Specifically, these institutions had qualified investments to total security investment ratios ranging from less than one percent to 15.6 percent. The following tables illustrate CBI's qualified investment activity by year, purpose and by individual assessment area.

			Q	ualified Inv	estme	ents				
Activity Year	Affordable Housing			Community Services		Economic Development		Revitalize or Stabilize		Fotals
U U	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	5	1,131	-	-	-	-	5	1,131
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	-	-	2	1,725	-	-	-	-	2	1,725
2023	-	-	-	-	-	-	-	-	-	-
YTD 2024	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	7	2,856	-	-	-	-	7	2,856
Qualified Grants & Donations	-	-	130	67	2	30	-	-	132	97
Total	-	-	137	2,923	2	30	-	-	139	2,953

Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Illinois MSA #19340	-	-	1	27	-	-	-	-	1	27
Illinois Non-MSA	-	-	2	1,224	-	-	-	-	2	1,224
Statewide Activities	-	-	4	1,605	-	-	-	-	4	1,605
Regional Activities	-	-	-	-	-	-	-	-	-	-
Total	-	-	7	2,856	-	-	-	-	7	2,856

Further discussion of the bank's qualified investments is located in the separate assessment area sections of this evaluation.

Community Development Services

During the current evaluation period, bank employees provided 54 instances of financial expertise or technical assistance to 17 community development organizations. This service performance is greater than the prior evaluation level when 42 instances of service were provided.

CBI's level of community development services is also comparable to two of five other similar intermediate small banks evaluated for CRA purposes during the current evaluation period. Specifically, the five institutions provided 35 to 322 instances of qualifying services to 12 to 27 community development organizations. The following tables illustrate CBI's services by year, purpose and by assessment area.

Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals	
v	#	#	#	#	#	
11/29/21-12/31/21	-	9	7	-	16	
2022	-	8	7	-	15	
2023	-	7	6	-	13	
YTD 2024	-	6	4	-	10	
Total	-	30	24	-	54	

Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals	
	#	#	#	#	#	
Illinois MSA #19340	-	15	11	-	26	
Illinois Non-MSA	-	14	13	-	27	
Statewide Activities	-	1	-	-	1	
Regional Activities	-	-	-	-		
Total	-	30	24	-	54	

Further discussion of CBI's community development services can be found in the separate assessment area sections of this evaluation.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices

ILLINOIS MSA #19340 ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS MSA #19340 ASSESSMENT AREA

CBI has designated one assessment area that is part of the Davenport-Moline-Rock Island, IA-IL MSA #19340. The MSA assessment area consists of all of Henry County, which is comprised of fourteen census tracts. CBI operates three offices in this assessment area, including the main office. As of June 30, 2024, CBI had \$425.5 million in deposits in this assessment area, which represents 40.2 percent of the bank's total deposits as of the same date.

Economic and Demographic Data

According to the 2020 U.S. Census, the 14 census tracts in the county consist of one low-income, three moderate-income, nine middle-income, and one upper-income tracts. The following table illustrates select demographic characteristics of the MSA assessment area.

Demographic Information of the Assessment Area Assessment Area: CBI MSA									
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #			
Geographies (Census Tracts)	14	7.1	21.4	64.3	7.1	0.0			
Population by Geography	49,284	7.2	19.9	63.9	9.0	0.0			
Housing Units by Geography	22,168	6.8	22.1	63.2	8.0	0.0			
Owner-Occupied Units by Geography	15,761	4.0	19.8	66.0	10.2	0.0			
Occupied Rental Units by Geography	4,235	14.0	25.5	58.8	1.8	0.0			
Vacant Units by Geography	2,172	13.0	32.5	50.9	3.6	0.0			
Businesses by Geography	3,544	4.4	17.9	70.4	7.3	0.0			
Farms by Geography	505	2.2	5.9	84.8	7.1	0.0			
Family Distribution by Income Level	13,611	20.9	18.5	21.0	39.6	0.0			
Household Distribution by Income Level	19,996	23.5	17.1	17.1	42.3	0.0			
Median Family Income MSA - 19340 D Moline-Rock Island, IA-IL MSA	avenport-	\$76,902	Median Housi	ng Value		\$118,248			
			Median Gross	Rent		\$687			
			Families Belo	w Poverty Le	vel	7.0%			

The FFIEC-updated median family income levels are used to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges										
Median Family Incomes Low Moderate Middle Upper <50% 50% to <80% 80% to <120% ≥120%										
Davenport-	Davenport-Moline-Rock Island, IA-IL MSA Median Family Income (19340)									
2023 (\$88,400)	<\$44,200	\$44,200 to <\$70,720	\$70,720 to <\$106,080	≥\$106,080						
Source: FFIEC	•									

The analysis of small business and farm loans under the borrower profile criterion compares the distribution of loans to the distribution of businesses and farms by revenue category. According to 2023 D&B data, the assessment area contained 3,544 businesses.

Gross annual revenues (GARs) for these businesses are below:

- 82.8 percent have GARs of \$1 million or less,
- 4.3 percent have GARs over \$1 million, and
- 12.9 percent have unknown GARs.

The assessment area also contains 505 farms. GARs for these farms are as follows:

- 98.2 percent have GARs of \$1 million or less,
- 0.8 percent have GARs over \$1 million, and
- 1.0 percent have unknown GARs.

Among all farm and non-farm businesses, service industries represent the largest portion of businesses (30.0 percent), followed by non-classifiable (15.4 percent), agriculture (12.5 percent), and retail trade (11.8 percent). In addition, 91.1 percent of assessment area businesses have nine or fewer employees and 88.3 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor and Statistics and displayed in the table below indicates that unemployment in the assessment area continues to remain above the State of Illinois and the national average.

Unemployment Rates							
A	November 2024	November 2023					
Area	%						
Henry County	5.3	4.2					
State of Illinois	4.8	4.1					
National Average	4.0	3.5					
Source: Bureau of Labor Statistics							

Competition

The assessment area is moderately competitive for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 11 financial institutions operating 25 full-service offices throughout the assessment area. CBI ranked first with 23.2 percent of the deposit market share.

While the assessment area is moderately competitive for deposits, it is highly competitive for home mortgage loans. In 2023, 112 lenders reported 967 home mortgage loans originated or purchased in the assessment area. CBI ranked fourth with a market share of 4.9 percent among these lenders. The top ten lenders accounted for 42.7 percent of the total market share.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps

determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available.

Examiners utilized a community contact with knowledge of the credit needs and opportunities in the area to gain insight to the assessment area's economic environment. The contact stated that the local economy went from fairly strong in 2022 to flat in 2023 and has remained as such. Inflation and high interest rates have slowed growth and limiting plans for expansion and hiring for farms and businesses. Hundreds of layoffs at a large local agricultural business will have a far-reaching impact. The local housing market has also been flat due in part to higher interest rates, but also to limited inventory. The need for affordable housing has increased as former affordable housing has been purchased as rental properties. Overall, the contact indicated that financial institutions appear to be doing well at serving the local communities and was not aware of any complaints.

Credit and Community Development Needs and Opportunities

Opportunities for community development lending and services are available in the assessment area. Community development investments are more readily available within the entire Illinois #19340 MSA. This conclusion is based upon an analysis of demographic information, the CRA public evaluations of area financial institutions, and community contact information. Specifically, the assessment area maintains moderately high concentrations of low- and moderate-income families at 39.4 percent, which presents need for affordable housing in the assessment area. Furthermore, according to the most recent D&B data, 82.8 percent of non-farm and 98.2 percent of farm businesses in the assessment area report annual gross revenue of \$1 million or less. There are also non-profit agencies in the area, which provide essential services to low- and moderate-income individuals. Thus, this data suggests that there are opportunities for banks to make affordable housing, small business, and small farm loans and participate in community development activities within the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ILLINOIS MSA #19340 ASSESSMENT AREA

LENDING TEST

CBI's lending performance reflects reasonable responsiveness to the credit needs in the MSA assessment area. This conclusion was determined by evaluating the geographic distribution of loans and borrower profile for home mortgage, small business, and small farm loans, as well as considering performance context factors.

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the assessment area. CBI's record of home mortgage and small business supported this conclusion. For this criterion, examiners focused on the percentage by number of loans in low- and moderate-income census tracts. This analysis only presents loans originated inside the assessment area.

Home Mortgage

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Examiners compared CBI's home mortgage lending performance to 2023 HMDA aggregate data and to the percentage of owner-occupied housing units by tract income category. CBI did not lend in the low-income tract, however, the 2023 aggregate performance at 3 percent and percentage of owner occupied housing at 48 percent reflects nominal opportunities to lend.

Lending in moderate-income tracts (6.4 percent) was below both the aggregate data (18.9 percent) and the demographic data (19.8 percent) in 2023. The nearest CBI banking office to these low- and moderate-income tracts is approximately 22 miles away. As mentioned previously, the assessment area is highly competitive for home mortgage loans. In 2023, CBI ranked fourteenth of 46 institutions with a 1.4 percent market share lending in low- and moderate-income tracts. The top five lenders account for 51.4 percent of the market share in the low- and moderate-income tracts. Banks and credit unions with the highest market share maintain a physical branch presence within the Kewanee area of the assessment area where the one low- and three moderate-income tracts. Due to the bank's branch locations and the high level of competition, the dispersion of home mortgage lending throughout the assessment area is considered reasonable.

Geographic Distribution of Home Mortgage Loans Assessment Area: CBI MSA										
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%				
Low	4.0	3.0	0	0.0	0	0.0				
Moderate	19.8	18.9	3	6.4	146	2.1				
Middle	66.0	69.4	39	83.0	6,136	86.6				
Upper	10.2	8.7	5	10.6	799	11.3				
Totals	100.0	100.0	47	100.0	7,081	100.0				

Sources: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Small Business

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Examiners compared CBI's small business lending to the distribution of businesses by tract income level throughout the assessment area. As shown in the following table, CBI's small business lending in 2023 was slightly lower than the percentage of businesses in the assessment area in the low-income tract. However, the bank did not originate any small business loans in the moderate-income tracts. While CBI originated one loan in the low-income tracts, as mentioned previously, the bank's nearest branch in the assessment area is approximately 22 miles from the nearest moderate-income tract, and there are multiple financial institutions operating branches within these tracts. This limits the bank's ability to attract borrowers from these tracts. CBI's lending, despite the physical factors affecting their ability to attract borrowers, demonstrates a willingness to meet the credit needs of businesses throughout the assessment area.

Geog	graphic Distribution	of Small B	usiness Loai	15						
Assessment Area: CBI MSA										
Tract Income Level% of Businesses#%\$(000s)%										
Low	4.4	1	3.1	1,000	14.3					
Moderate	17.9	0	0.0	0	0.0					
Middle	70.4	30	93.8	5,959	85.1					
Upper	7.3	1	3.1	46	0.7					
Totals	100.0	32	100.0	7,005	100.0					
Sources: 2023 D&B Data; Bank Da	ta; Due to rounding, total.	s may not equa	1 100.0%							

Small Farm

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. Examiners compared the bank's small farm lending to the distribution of farms by tract income level throughout the assessment area. As shown in the following table, CBI did not originate any small farm loans in 2023 in the low- or moderate-income tracts. However, the low- and moderate-income tracts only contained 7.1 percent of the farming operations in the assessment area in 2023. The low number of farming operations in these tracts limits the lending opportunities available to the bank and the bank's ability to attract borrowers located in these tracts.

Geographic Distribution of Small Farm Loans Assessment Area: CBI MSA									
Tract Income Level% of Farms#%\$(000s)%									
Low	2.2	0	0.0	0	0.0				
Moderate	5.9	0	0.0	0	0.0				
Middle	84.8	21	75.0	2,802	76.4				
Upper	7.1	7	25.0	865	23.6				
Totals	100.0	28	100.0	3,667	100.0				

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. This conclusion is supported by reasonable penetration of small businesses and small farms of different revenue sizes. However, the penetration among individuals of different incomes levels is poor. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. They also focused on the percentage by number of small business loans to businesses and farms with GARs of \$1 million or less. This analysis only presents only loans originated inside the assessment area.

Home Mortgage

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is poor. Examiners compared CBI's performance to both aggregate and demographic data.

The following table shows the percentage of low-income borrowers in this assessment area was 20.9 percent. In 2023, CBI originated 2.1 percent of its home mortgage loans to low-income borrowers. This level of lending is below both aggregate data (15.9 percent) and the percent of low-income families (20.9 percent) in the assessment area. It is noted that 7.0 percent of the assessment area's families had incomes below the poverty level. The ability to qualify for a home mortgage loan, particularly under conventional financing would be difficult, thereby limiting the demand and opportunity to lend to these lower income borrowers. However, the bank's lending performance is still below aggregate data, which represents the families with the financial means to qualify or afford a home mortgage loan. CBI's performance to moderate-income borrowers was also below the demographic data (18.5 percent) and aggregate data (20.4 percent) in 2023. Additional information is shown in the following table.

Dist	Distribution of Home Mortgage Loans by Borrower Income Level										
Assessment Area: CBI MSA											
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%					
Low	20.9	15.9	1	2.1	24	0.3					
Moderate	18.5	20.4	7	14.9	823	11.6					
Middle	21.0	23.6	16	34.0	1,624	22.9					
Upper	39.6	27.4	17	36.2	3,425	48.4					
Not Available	0.0	12.7	6	12.8	1,185	16.7					
Totals	100.0	100.0	47	100.0	7,081	100.0					

Small Business

The distribution of small business loans reflects reasonable penetration of loans to businesses of different sizes. As shown in the following table, CBI originated 53.1 percent of its small business loans in this assessment area to businesses with GARs of \$1 million or less, which is below the percentage of businesses (82.8 percent) in the assessment area. It is noted that the D&B data represents all businesses in the assessment area, not just those businesses seeking traditional bank financing. Since not all businesses have financing needs, the lending opportunities to businesses reporting GARs of \$1 million or less may be more limited than the D&B data.

While CBI is not required to report CRA data, it can be used as performance context to determine the actual lending needs in the assessment area for businesses with GARs of \$1 million or less. According to the 2022 CRA aggregate data for 2022, the most recent data available, all reporting banks originated 60.1 percent of loans to businesses with GARs of \$1 million or less in the

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: CBI MSA % of Businesses # \$(000s) Gross Revenue Level % % <=\$1,000,000 82.8 17 53.1 1,546 22.1 >\$1,000,000 4.3 15 46.9 5,459 77.9

0

32

0.0

100.0

0

7,005

0.0

100.0

assessment area. CBI's lending performance to businesses with GARs of \$1 million or less is comparable to the actual lending needs of these businesses in the assessment area and is reasonable.

Sources: 2023 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%

12.9

100.0

Small Farm

Total

Revenue Not Available

The distribution of small farm loans reflects reasonable penetration of loans to farms of different sizes. As shown in the following table, CBI originated 75.0 percent of its small farm loans in the assessment area to farms with GARs of \$1 million or less, which is below the percentage of farms in the assessment area at 98.2 percent. The bank continues to maintain established, long-term borrowing relationships with local farmers that have expanding farming operations and continue to seek additional financing from CBI.

It is also noted that the D&B data represents all farms in the assessment area, not just those farms seeking traditional bank financing. Since not all farms have financing needs, the lending opportunities to farms reporting GARs of \$1 million or less may be more limited than the D&B data. While CBI is not required to report CRA data, it can be used as performance context to determine the actual lending needs in the assessment area for farms with GARs of \$1 million or less. According to the 2022 CRA aggregate data for 2022, the most recent data available, all reporting banks originated 39.4 percent of loans to farms with GARs of \$1 million or less in the assessment area. CBI's lending performance to farms with GARs of \$1 million or less is higher than the actual lending needs of these farms in the assessment area.

Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: CBI MSA									
Gross Revenue Level	% of Farms	#	%	\$(000s)	%				
<=\$1,000,000	98.2	21	75.0	2,259	61.6				
>\$1,000,000	0.8	7	25.0	1,408	38.4				
Revenue Not Available	1.0	0	0.0	0	0.0				
Total	100.0	28	100.0	3,667	100.0				
Sources: 2023 D&B Data, Bank Da	uta. Due to rounding, totals n	nay not equal 100	.0%						

COMMUNITY DEVELOPMENT TEST

Community development initiatives were evaluated in accordance with the Interagency Intermediate Small Institution Examination Procedures. CBI has demonstrated adequate responsiveness to the community development needs of its assessment area through qualified investments and community development lending and services. Examiners considered the institution's capacity and the need and availability of such opportunities.

Community Development Loans

CBI originated two community development loans totaling \$1.2 million during the current evaluation period in the MSA assessment area. This level of lending exceeds the last evaluation when no community development loans were originated. These two loans were originated in 2024 to farming operations by utilizing the Ag Invest program with below market interest rates. The loans promote economic development through permanent job creation or retention.

Qualified Investments

CBI held one qualified investment totaling \$27,000. This dollar amount of investments equates to less than one percent of total assets and total securities as of September 30, 2024. No new qualified investments were purchased during this evaluation period. Due to the bank's location in the MSA, numerous other similarly-sized banks that are subject to the same CRA requirements actively seek out and pursue any qualified investments that become available in the MSA. This competition makes it difficult to acquire substantive qualified investments in the #19340 MSA assessment area.

In addition, CBI still holds a qualified school bond investment with a general obligation of \$523,000 for a district where over 90 percent of students are defined as low-income in Rock Island County. Rock Island County is adjacent to the bank's assessment area and the school is located roughly nine miles from a bank office. This demonstrates CBI's willingness to invest in the community when opportunities are available.

CBI had 51 qualified grants and donations totaling \$34,000 within this assessment area during the review period. These grants help low- and moderate-income families in the assessment area. The following table illustrates the community development investments by year and purpose and includes donations that were made to various community organizations that provide services to low- and moderate-income families.

Activity Year	Affordable Housing			mmunity ervices		conomic velopment		vitalize or tabilize		Totals
U	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	1	27	-	-	-	-	1	27
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-
YTD 2024	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	1	27	-	-	-	-	1	27
Qualified Grants & Donations	-	-	51	34	-	-	-	-	51	34
Total	-	-	52	61	-	-	-	-	52	61

Community Development Services

For the current evaluation period, CBI provided 26 community development services. This level of community development services is above the level of services noted at the previous evaluation when CBI had 17 qualifying services. The following table details the number of bank services by year and purpose.

Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
11/29/21-12/31/21	-	4	3	-	7
2022	-	4	3	-	7
2023	-	4	3	-	7
YTD 2024	-	3	2	-	5
Total	-	15	11	-	26

Below are notable examples of community development services provided by CBI during the current review period in the MSA assessment area:

- Two bank officers serve on the Board of a local service organization that updates and repairs homes at no cost.
- Bank officer serves on the Board of a community development corporation, which provides services and facilities to assist small businesses in retaining and creating jobs in the area.
- Two bank officers serve in organizations promoting economic development, one in the city of Geneseo and one in the county.

ILLINOIS NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS NON-MSA ASSESSMENT AREA

CBI has designated one assessment area in the nonmetropolitan areas of the State of Illinois. The Illinois Non-MSA assessment area consists of five full counties: Bureau, LaSalle, Lee, Ogle, and Whiteside, which is comprised of 79 census tracts. CBI operates seven full service offices and two loan production offices in this assessment area. The branch in Sterling was opened in 2022 and relocated into a new building in 2024. Due to the close proximity of the former location, this action was not considered a branch closing. As of June 30, 2024, CBI had \$632.6 million in deposits in its Illinois Non-MSA assessment area, which represents 59.8 percent of the bank's total deposits as of the same date.

Economic and Demographic Data

According to the 2020 U.S. Census, the 79 census tracts in the assessment area include 6 moderateincome, 56 middle-income, and 17 upper-income. The following table illustrates select demographic characteristics of the Non-MSA assessment area.

Demographic Information of the Assessment Area									
Assessment Area: CBI Non-MSA									
#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #				
79	0.0	7.6	70.9	21.5	0.0				
284,526	0.0	5.7	71.4	22.9	0.0				
129,403	0.0	6.3	72.5	21.2	0.0				
84,817	0.0	5.1	71.2	23.6	0.0				
Occupied Rental Units by Geography 31,899		9.2	76.7	14.1	0.0				
12,687	0.0	6.8	70.2	23.1	0.0				
20,497	0.0	7.2	70.6	22.2	0.0				
1,951	0.0	1.9	70.2	27.9	0.0				
75,184	17.1	17.0	22.2	43.7	0.0				
116,716	20.3	16.1	17.4	46.2	0.0				
	\$68,958	Median Housi	ng Value		\$127,285				
		Median Gross	Rent		\$748				
		Families Belo	w Poverty Le	evel	8.0%				
	Assessment # 79 284,526 129,403 84,817 31,899 12,687 20,497 1,951 75,184 116,716	Assessment Area: CBI # Low % of # 79 0.0 284,526 0.0 129,403 0.0 84,817 0.0 31,899 0.0 12,687 0.0 20,497 0.0 1,951 0.0 75,184 17.1 116,716 20.3	Assessment Area: CBI Non-MSA # Low % of # Moderate % of # 79 0.0 7.6 284,526 0.0 5.7 129,403 0.0 6.3 84,817 0.0 5.1 31,899 0.0 9.2 12,687 0.0 6.8 20,497 0.0 7.2 1,951 0.0 1.9 75,184 17.1 17.0 116,716 20.3 16.1 \$68,958 Median Housi Median Gross Median Gross	Assessment Area: CBI Non-MSA # Low % of # Moderate % of # Middle % of # 79 0.0 7.6 70.9 284,526 0.0 5.7 71.4 129,403 0.0 6.3 72.5 84,817 0.0 5.1 71.2 31,899 0.0 9.2 76.7 12,687 0.0 6.8 70.2 20,497 0.0 7.2 70.6 1,951 0.0 1.9 70.2 75,184 17.1 17.0 22.2 116,716 20.3 16.1 17.4 \$68,958 Median Housing Value Median Gross Rent	Assessment Area: CBI Non-MSA # Low % of # Moderate % of # Middle % of # Upper % of # 79 0.0 7.6 70.9 21.5 284,526 0.0 5.7 71.4 22.9 129,403 0.0 6.3 72.5 21.2 84,817 0.0 5.1 71.2 23.6 31,899 0.0 9.2 76.7 14.1 12,687 0.0 6.8 70.2 23.1 20,497 0.0 7.2 70.6 22.2 1,951 0.0 1.9 70.2 27.9 75,184 17.1 17.0 22.2 43.7 116,716 20.3 16.1 17.4 46.2 \$68,958 Median Housing Value \$68,958 Median Housing Value				

The FFIEC-updated median family income levels are used to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges									
Median Family Incomes Low Moderate Middle Upper <50% 50% to <80% 80% to <120% ≥120%									
	IL NA M	Iedian Family Income (99	1999)						
2023 (\$82,300) <\$41,150 to <\$65,840 to <\$98,760 ≥\$98,760									
Source: FFIEC		•							

The analysis of small business and farm loans under the borrower profile criterion compares the distribution of loans to the distribution of businesses and farms by revenue category. The local economy remains highly dependent upon small businesses. According to 2023 D&B data, there are 20,497 businesses in the assessment area. Gross annual revenues (GARs) for these businesses are below:

- 82.4 percent have GARs of \$1 million or less,
- 4.4 percent have GARs over \$1 million, and
- 13.2 percent have unknown GARs.

According to 2023 D&B data, there are 1,951 farms in the assessment area. GARs for these farms are as follows:

- 98.2 percent have \$1 million or less,
- 1.1 percent have more than \$1 million, and
- 0.8 percent have unknown revenues.

Among all farm and non-farm businesses, service industries represent the largest portion of businesses (31.8 percent), followed by non-classifiable establishments (16.3 percent), followed by retail trade (13.0 percent), and agriculture (8.7 percent). In addition, 90.2 percent of assessment area businesses have nine or fewer employees and 87.4 percent operate from a single location.

Unemployment data was obtained from the U.S. Bureau of Labor and Statistics and displayed in the table below. The data indicates that as of November 2024, unemployment rates for all areas were at, or above, the unemployment rates as of November 2023. The State of Illinois and the national average experienced the highest increase in unemployment rates over the 12 month period.

Unemployment Rates						
A	November 2024	November 2023				
Area	0/0					
Bureau County	5.1	5.1				
LaSalle County	5.0	5.1				
Lee County	4.1	4.1				
Ogle County	4.6	4.6				
Whiteside County	4.4	4.0				
State of Illinois	4.8	4.1				
National Average	4.0	3.5				
Source: Bureau of Labor Statistics		·				

Competition

The assessment area is a highly competitive market for deposits. According to the FDIC Deposit Market Share data, as of June 30, 2024, there are 43 financial institutions operating 131 full-service offices throughout the assessment area. CBI ranks fourth with 6.9 percent of the deposit market share. The highest-ranked institution had a deposit market share of 10.0 percent.

There is also a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 267 lenders reported 4,367 residential mortgage loan originations or purchases in the assessment area. CBI ranked second with a market share of 5.0 percent among these lenders. The top five lenders accounted for 23.3 percent of the total market share.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available.

Examiners utilized a community contact with knowledge of the credit needs and opportunities in the area to gain insight to the assessment area's economic environment. The population in the area is mostly aging. The contact stated that affordable housing to attract and retain residents is a primary lending need. The contact stated that recent housing sales prices have increased significantly due to limited availability. Opportunities are also available for community development lending, investments, and services. The contact indicated that local financial institutions have been responsive to community lending needs and was not aware of any unmet credit needs in the area.

Credit and Community Development Needs and Opportunities

Opportunities for community development lending, investments, and services are available within the Illinois Non-MSA assessment area. This conclusion is based upon an analysis of demographic information, the CRA public evaluations of area financial institutions, and community contact

information. Specifically, the assessment area maintains reasonable concentrations of LMI families at 34.1 percent. Furthermore, according to the most recent D&B data, 82.4 percent of the non-farm businesses and 98.2 percent of the farms in the assessment area reported gross annual revenues of \$1 million or less. Additionally, there are TIF districts, which were established to promote small business development in the area. There are also numerous non-profit agencies in the area, which provide essential services to LMI individuals. Thus, this data suggests that there are opportunities for banks to make affordable housing, small business and small farm loans and participate in community development activities within the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ILLINOIS NON-MSA ASSESSMENT AREA

LENDING TEST

CBI's performance under the lending test reflects reasonable responsiveness to the credit needs of the Illinois Non-MSA assessment area. This conclusion was determined by evaluating the geographic distribution of loans and borrower profiles of home mortgage, small business, and small farm loans.

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the assessment area. For this criterion, examiners focused on the percentage by number of loans in the moderate-income census tracts. There are no low-income tracts in the assessment area. While CBI's lending performance in moderate-income tracts was below the HMDA aggregate performance data for home mortgage and demographic data for small business and small farm, examiners considered performance context issues to support this conclusion.

Home Mortgage

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Examiners compared CBI's performance to 2023 HMDA aggregate data and to the percentage of owner-occupied housing units by tract income category.

CBI's lending performance in moderate-income tracts at 2.5 percent is lower than the 5.1 percent of owner-occupied housing units in these geographies. In addition, CBI's performance in moderate-income tracts is below the HMDA aggregate lending data of 5.6 percent. However, the location of the six moderate-income tracts in relation to CBI's branches, along with the high level of competition within these tracts, limits the bank's ability to attract borrowers from these areas. In addition, the opportunities to lend with only 5.1 percent of owner-occupied housing and aggregate performance of all lenders are nominal at 5.5 percent, which further indicates that there are a high percentage of rental units in the moderate-income tracts. These factors limit the number of potential borrowers seeking financing and opportunities to lend in these tract segments.

These factors limit the number of potential borrowers seeking financing and opportunities to lend in the moderate-income tracts. Due to these performance context factors issues; CBI's lending performance is considered reasonable.

Assessment Area: CBI Non MSA								
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%		
Moderate	5.1	5.6	6	2.5	2,117	7.2		
Middle	71.2	70.4	206	85.5	23,094	78.2		
Upper	23.6	24.0	29	12.0	4,328	14.7		
Totals	100.0	100.0	241	100.0	29,539	100.0		

Small Business

The geographic distribution of small business loans reflects a reasonable dispersion throughout the assessment area when performance context issues are considered. As shown in the following table, in 2023, CBI originated six small business loans (3.2 percent) in the six moderate-income census tracts located in the assessment area. This is below the nominal percentage of businesses operating in the assessment area located within these tracts at 7.2 percent; which limits the opportunities to lend, as well as compete with the numerous financial institutions operating in the assessment area. As previously mentioned, of the six moderate-income census tracts, four are located in the Sterling and Rock Falls, IL area where CBI opened a new branch in 2022. However, there are eight other financial institutions with a total of 16 banking offices located in this area as well. This further limits the bank's ability to attract additional borrowers from these tracts.

Ottawa and LaSalle each have one moderate-income census tract. The nearest CBI banking office is 17 miles to Ottawa. There are six financial institutions with 10 banking offices in Ottawa. Similarly, in terms of competition, there are 10 financial institutions with 14 banking offices in LaSalle and Peru. This level of competition limits CBI's ability to attract additional borrowers from these areas.

Assessment Area: CBI Non MSA									
Tract Income Level	% of Businesses	#	%	\$(000s)	%				
Moderate	7.2	6	3.2	521	2.3				
Middle	70.6	160	86.0	20,284	88.2				
Upper	22.2	20	10.8	2,208	9.6				
Totals	100.0	186	100.0	23,012	100.0				

Small Farm

The geographic distribution of small farm loans reflects a reasonable dispersion throughout the assessment area when performance context issues are considered. Examiners compared CBI's small farm lending to the distribution of farms by tract income level throughout the assessment area.

As shown in the following table, CBI did not originate any small farm loans within the six moderateincome tracts. The moderate-income census tracts only contain 1.9 percent of the farming operations in the assessment area. The small percentage of farming operations as well as the competing financial institutions that are located in the moderate-income census tracts limit the bank's ability to lend in those areas. Due to the mentioned challenges faced by CBI within this assessment area, performance is considered reasonable.

Geographic Distribution of Small Farm Loans									
Assessment Area: CBI Non MSA									
% of Farms	#	%	\$(000s)	%					
1.9	0	0.0	0	0.0					
70.2	92	88.5	13,703	91.0					
27.9	12	11.5	1,356	9.0					
100.0	104	100.0	15,059	100.0					
	% of Farms 1.9 70.2 27.9	% of Farms # 1.9 0 70.2 92 27.9 12	% of Farms # % 1.9 0 0.0 70.2 92 88.5 27.9 12 11.5	% of Farms # % \$(000s) 1.9 0 0.0 0 70.2 92 88.5 13,703 27.9 12 11.5 1,356					

Borrower Profile

CBI's overall distribution of loans to borrowers of different income levels and to businesses and farms of different sizes is reasonable. CBI's lending performance in originating home mortgage, small business, and small farm loans supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers and the percentage by number of small business and small farm loans to entities with GARs of \$1 million or less. This analysis only presents loans originated inside the assessment area.

Home Mortgage

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is reasonable. Examiners compared CBI's performance to both aggregate and demographic data. The following table shows the percentage of low-income borrowers in this assessment area was 17.1 percent. Additionally, 8.0 percent of the assessment area's families had incomes below the poverty level. These families typically do not possess the financial means to qualify for or afford a home mortgage loan due to financial constraints. In 2023, CBI originated 9.5 percent of its home mortgage loans to low-income borrowers, which is comparable to both the 11.5 percent aggregate performance and the percent of families (adjusted for the poverty level) with the financial means to qualify for a home mortgage loan. Additionally, CBI ranked third at 4.6 percent in terms of market share among 108 lenders.

CBI's lending to moderate-income borrowers at 20.3 percent is comparable to the aggregate performance (23.6 percent) and exceeds the 17.0 percent of moderate-income families in the area. CBI ranked third among 156 lenders in the assessment area for lending to moderate-income borrowers with a 4.8 percent market share. Overall, CBI's performance represents a willingness to lend to individuals of different income levels.

Dist	ribution of Home	Mortgage Loans	by Borrowe	r Income Le	vel					
Assessment Area: CBI Non MSA										
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%				
Low	17.1	11.5	23	9.5	1,852	6.3				
Moderate	17.0	23.6	49	20.3	3,807	12.9				
Middle	22.2	23.4	46	19.1	5,587	18.9				
Upper	43.7	28.7	92	38.2	11,901	40.3				
Not Available	0.0	12.8	31	12.9	6,391	21.6				
Totals	100.0	100.0	241	100.0	29,539	100.0				
Sources: 2020 U.S. Census; Bank	Data, 2023 HMDA Agg	regate Data, "" data	not available. D	Due to rounding,	totals may not equ	ual 100.0%				

Small Business

The distribution of small business loans reflects reasonable penetration of loans to businesses of different sizes. As shown in the following table, CBI originated 72.9 percent of its sampled small business loans in 2023 to businesses with GARs of \$1 million or less, which is comparable to the percentage of businesses in the assessment area at 82.4 percent.

Businesses	nt Area: CBI #	%	\$(000s)	%
82.4	35	72.9	3,383	59.6
4.4	13	27.1	2,297	40.4
13.2	0	0.0	0	0.0
100.0	48	100.0	5,679	100.0
1	13.2 00.0	13.2 0 100.0 48	13.2 0 0.0	13.2 0 0.0 0 100.0 48 100.0 5,679

Small Farm Loans

CBI's distribution of small farm loans with GARs of \$1 million or less is reasonable. The following table shows that 73.8 percent of sampled small farm loans originated by CBI in 2023 were to farms with GARs of \$1 million or less. This is below the percent of farms in the assessment area in this revenue category at 98.2 percent, but still a majority of lending to farming operations with smaller revenue. In addition, while the bank is not required to report CRA lending data, the 2023, aggregate data is only at 48.5 percent of reporting lenders, which is significantly lower than the bank's performance. While not a direct comparison, this demonstrates the bank's willingness to lend to small farming operations.

Distribution of Small Farm Loans by Gross Annual Revenue Category									
Assessment Area: CBI Non MSA									
Gross Revenue Level	% of Farms	#	%	\$(000s)	%				
<=\$1,000,000	98.2	31	73.8	4,208	69.0				
>\$1,000,000	1.1	11	26.2	1,889	31.0				
Revenue Not Available	0.8	0	0.0	0	0.0				
Total	100.0	42	100.0	6,098	100.0				
Source: 2023 D&B Data, Bank Dat	ta. Due to rounding, totals m	ay not equal 100.	0%	•	•				

COMMUNITY DEVELOPMENT TEST

Community development initiatives were evaluated in accordance with the Interagency Intermediate Small Institution Examination Procedures. CBI has demonstrated adequate responsiveness to the community development needs of its assessment area through its community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need as well as the availability of such opportunities.

Community Development Loans

CBI originated 24 community development loans totaling \$11.3 million during the current evaluation period. These loans assisted in providing affordable housing options, providing community services, and promoted economic development though the creation or retention of permanent jobs for low- and moderate-income persons. This level of community development lending exceeds the number of loans but is comparable to the dollar amount of loans at the last evaluation when CBI originated eight qualified loans totaling \$10.5 million. The following table illustrates CBI's community development lending activity by year and purpose.

Activity Year		Affordable Community Housing Services		·	Economic Development		Revitalize or Stabilize		Totals	
v	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	3	772	-	-	-	-	-	-	3	772
2023	4	1,411	-	-	3	1,825	-	-	7	3,236
YTD 2024	4	1,745	1	310	9	5,280	-	-	14	7,335
Total	11	3,928	1	310	12	7,105	-	-	24	11,343

The following are highlights of the community development loans originated in the Non-MSA assessment area:

- CBI originated a loan totaling \$1.4 million to a local business to rehabilitate an unused former nursing home into apartments. The loan promoted economic development through permanent improvement in an enterprise zone.
- CBI originated 11 multi-family loans totaling \$3.9 million. These multi-family properties provided affordable housing to low-and moderate-income individuals, as the rental data indicated lower than median market rents being charged within this assessment area.
- CBI originated nine loans totaling \$5.3 million to farming operations by utilizing the Ag Invest program with below market interest rates. The loans promote economic development through permanent job creation or retention.

Qualified Investments

CBI held or originated two qualified investments totaling over \$1.2 million. This dollar amount of investments equates to less than one percent of total assets and total securities as of September 30, 2024. This level of investments represents a slight decrease by number and dollar amount of qualified investments in this assessment area compared to the last evaluation when CBI originated three qualified investments totaling almost \$1.3 million.

During the evaluation period, CBI purchased one bond totaling \$765,000 for a local school district, which had a majority of the students defined as low-income. CBI's Non-MSA assessment area is in close proximity to the Davenport-Moline-Rock Island, IA-IL MSA as well as the Peoria, IL MSA. Numerous other similarly sized banks that are subject to the same CRA requirements actively seek out and pursue any qualified investments that become available in this area. This competition makes it difficult to acquire substantive qualified investments in the Non-MSA assessment area.

CBI had 81 qualified grants and donations totaling \$63,000 within its assessment area during the review period. This level of grants and donations represents an increase by number and by dollar amount of grants and donations in this assessment area compared to the last evaluation when the bank originated 49 grants and donations totaling \$56,000. These donations were made to various community organizations that provide services to low- and moderate-income families. The two grants were made to local businesses to promote economic development in the assessment area. The following table illustrates the community development investments by year and purpose.

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	1	459	-	-	-	-	1	459
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	-	-	1	765	-	-	-	-	1	765
2023	-	-	-	-	-	-	-	-	-	-
YTD 2024	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	2	1,224	-	-	-	-	2	1,224
Qualified Grants & Donations	-	-	79	33	2	30	-	-	81	63
Total	-	-	81	1,257	2	30	-	-	83	1,287

Community Development Services

For the current evaluation period, CBI provided 27 community development services. This level of community development services is slightly higher than the level of services noted at the previous evaluation when the bank had 25 qualifying services. The following table details the number of bank services by year and purpose.

Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals	
	#	#	#	#	#	
11/29/21-12/31/21	-	4	4	-	8	
2022	-	4	4	-	8	
2023	-	3	3	-	6	
YTD 2024	-	3	2	-	5	
Total	-	14	13	-	27	

Below are notable examples of community development services provided by CBI during the current review period in the Non-MSA assessment area:

- Bank officer serves on the Board of a Small Business Development Center that supports business start-ups and expansions by providing counseling and training.
- Two bank officers serve on area Chambers of Commerce that promote economic development.
- Bank officer serves on the Board of an organization that promotes economic development in Fulton.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of lo, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of <u>financial</u> services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.
Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middleincome geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



Locations as of 03/01/2022

Maín Bank

101 N. State St. Geneseo, Il. 61254 309-944-5601 Census Tract #0303.00

Fínancíal Center

425 US HWY 6 East Geneseo, Il. 61254 Phone: 309-944-5608 Census Tract #0303.00

Andover Branch

440 Mulberry St. Andover, Il. 61233 Phone: 309-521-8106 Census Tract #0302.02

Fulton Branch

1404 14th Ave. Fulton, Il . 61252 Phone: 815-589-3232 or 800-828-8941 Census Tract #0005.00

Prophetstown Branch

308 Washington St. Prophetstown, Il. 61277 Phone: 815-537-5042 Census Tract #0007.00

Prínceton Branch

317 S. Main St. Princeton, Il. 61356 Census Tract #9653.00

Prínceton Loan Production Office

210 S. Maín St. Prínceton, Il. 61356 Phone: 815-875-3468 Opened 06/13/2016 Census Tract #9653.00

Peru Location

1721 Mídtown Rd. Peru, Il. 61354 Phone: 815-220-1788 Opened 10/03/2016 Census Tract #9630.00

Ashton Location

803 Maín St. Ashton, Il. 61006 Phone: 815-453-2662 Opened 7/7/2017 Census Tract #0001.00

Oregon Location

307 Franklin St. Oregon, Il. 61061 Phone: 815-732-3282 Opened 7/7/2017 Census Tract #9614.00

Rochelle Location

340 May Mart Dr. Rochelle, Il. 61068 Phone: 815-562-5571 Opened 7/7/2017 Census Tract #9611.00 Sterling Location 2607 E Lincolnway Suite C Sterling, Il. 61081 Phone: 815-564-2010 Opened 08/01/2022 Census Tract#0013.00 New Location currently under construction: 2928 E. Lincolnway Sterling, Il. 61081 Anticipated Opening Date 05/01/2024 Census Tract # 0013.00





Geneseo			ATM 🗸	Мар 🔍	-
	101 N State St. Geneseo, IL 61254 See Location Details Get Directions Phone 309-944-5601	Lobby Hours M - # 8:30am - 4:00pm			
Geneseo Financial Center			ATM ✔	мар 🖓	
	425 US Hwy 6 East	Lobby Hours			
The second se	Geneseo, IL 61254	M - F 8:00am - 5:00pm			
	See Location Details Get Directions	Sat 8:00am - Noon			
	Phone 309-944-5608	Drive-up Hours			
	FINDLE 303-344-3020	M - F 7:30am - 5:30pm			
		Sat 7:30am - Noon			
*ATM accepts deposits					

Locations & Hours

Andover



440 Mulberry St. Andover, IL 51233 See Location Details Get Directions

Phone 309-521-8106

Lobby Hours

M - W 9:00am - 3:00pm Th 9:00am - Noon Fri 9:00am - 3:00pm Sat 9:00am - Noon

Drive-up Hours

M • W 9:00am - 3:00pm Th 9:00am - Noon Fri 9:00am - 3:00pm Sat 9:00am - Noon

*ATM accepts deposits

Hammond-Henry Hospital ATM

600 N. College Geneseo, IL 61254 Get Directions

"ATM does not accept deposits

North State St. ATM

218 North State St. Geneseo, IL 61254 Get Directions

*ATM accepts deposits

АТМ✓ Мар♀ —

ATM V Map 9 -

ATM V Map 9 .

Locations & Hours

Fulton



1404 14th Ave Fulton, IL 61252 See Location Details Get Directions

Phone (815) 589-3232 Toll-Free (800) 828-8941

Lobby Hours

M - F 9:00am - 4:00pm Sat Appointment Only

Drive-up Hours M - F 8:00am - 5:00pm

Sat 8:00am - Noon

*Fulton Main Bank ATM accepts deposits

Fulton City Hall ATM

413 11th Ave Fulton, IL 61252 Get Directions

"ATM does not accept deposits

Shell Convenience Store ATM

132017th St Fulton, IL 61252 Get Directions

*ATM does not accept deposits



ATM V Map Q

ATM V Map 9





Princeton Real Estate Center Map 9 . SCALAR STREET Lobby Hours 210 S. Main St. Princeton, IL 61356 M + F 8:00am + 4:00pm 98 m.C See Location Details Sat 8:00am - Noon Get Directions Phone (815) 875-3333 ATM V Map 9 -Peru Lobby Hours 1721 Midtown Rd Peru, IL 61354 M - F 8:00am - 4:00pm



Locations & Hours

Rochelle



340 May Mart Dr. Rochelle, IL 61068 See Location Details Get Directions

Phone 815-562-5571 Fax 815-562-9335

Lobby Hours

M - F 8:00am - 5:00pm Sat 8:00am - Noon ATM V Map Q .

Drive-up Hours

M - Th 7:30am - 5:30pm Fri 7:30am - 5:30pm Sat 8:00am - Noon

*ATM accepts deposits

Ashton ATM V Map Q * Lobby Hours 803 Main St. Ashton, IL 61006 M - W 9:00am - 3:00pm See Location Details Th 9:00am - Noon Get Directions Fri 9:00am - 5:00pm Sat 9:00am - Noon Phone 815-453-2662 Drive-up Hours M - W 8:30am - 4:00pm Th 8:30am - Noon Fri 8:30am - 5:00pm Sat 8:30am - Noon *ATM does not accept deposits







Community Reinvestment Act March 1, 2023

Branch or Facility Openings and Closings List

<u>2022</u>

Sterling Office 2607 E. Lincolnway Suite C Sterling, Il. 61081 Phone: 815-564-2010 Census Tract #0013.00 Opened- 08/01/2022

New Location Currently Under Construction: 2928 E. Lincolnway Sterling, Il. 61081 Census Tract#0013.00

<u>2017</u>

<u>Ashton Office</u> 803 Main St. Ashton, II. 61006 Phone: 815-453-2662 Census Tract #0001.00 Opened - 07/07/2017

<u>Oregon Office</u> 307 Franklin St. Oregon, II. 61061 Phone: 815-732-3282 Census Tract #9614.00 Opened- 07/07/2017

<u>Rochelle Office</u> 340 May Mart Dr. Rochelle, Il. 61068 Phone: 815-562-5571 Census Tract #9611.00 Opened- 07/07/2017

<u>2016</u>

Princeton Loan Production Office 210 S. Main St. Princeton, II. 61356 Phone: 815-875-3468 Census Tract #9653.00 Opened- 06/13/2016

Community Reinvestment Act March 1, 2023

Branch or Facility Openings and Closings List

<u>2016</u> (continued)

Peru Office 1721 Midtown Rd. Peru, II. 61354 New Office Opened- 02/04/2019 Previous Address: 1001 Shooting Park Rd. Suite 101A Peru, II. 61354 Phone #815-220-1647 Census Tract #9630.00 Opened- 10/03/2016

<u>2015</u>

None



Our Vision

Everyone in our market area, having a need for financial services, will think of Central Bark Illinois first.

Central Bank Illinois is a high performing community bank founded in 1907 and headquartered in Genesee, Illinois. We have branch locations in the communities of Andover, Ashton, Fulton, Geneseo, Peru, Princeton, Sterling/Rock Falls, Oregon, and Rochelle Illinois, with total assets nearing \$1 Billion, and over 180 employees. Our services include Commercial, Agricultural, Real Estate, and Consumer Lending, Trust & Asset Management Services, and full Deposit services for every generation.

Profile

Holding Company

Central Banc, Inc.

Headquarters

Central Bank Illinois 101 North State Street Geneseo, IL 61254 (309) 944-5601

Board of Directors

The <u>Central Banc, Inc. Board of Directors</u> is comprised of individuals who offer strong leadership and direction for the company's shareholders, customers, management and staff. Their commitment to fiscal responsibility and dedication to the communities we serve is forefront in their board member role of the Company.

Other Facts

- + USDA Million Dollar Lender
- Supporter of youth organizations and athletics, community development, Junior Achievement, Rebuilding Together, school foundations, Community Chest, local chambers, and many more non-profits and community projects
- · Countless employee volunteer hours
- · Financial services leader in the technology field
- · Oldest Trust Division in Henry County with over one quarter of a billion dollars under management
- Conducts processing of customer and bank records in-house, resulting in faster response time to customer requests

Central Bank Consumer Fee Schedule

Effective 2/1/24

30.89	
15.89	
Der beur 20.00	
Per month 10.00	
Minimum *40.00	
9.89	
2.89	
30.00	
30.00	
15.89	
9.50	
65.89	
25.00	
Per Item **35.89	
Per item **35.89	
Per item **35.89	
5.89	
0.25	
*** 22.89 to 85.89	
35.89	
50.00	
Latit 25.65	
Fach 30 80	
Latit 55.65	
75.80	
75.65	
11.00	
30.89	
	15.89 Per hour 30.00 15.00 18.80 Price depends on style 7% of total or Minimum 7.89 Per month 10.00 9.89 2.89 3.000 15.89 3.000 15.89 2.500 Per item **35.89 2.500 Per item **35.89 2.500 1.51 *** 22.89 to 85.89 3.89 5.89 5.89 5.89 5.89 5.89 5.89 5.89 5

* Subject to additional foreign bank charges.

** May be created by check, in-person withdrawal, ATM withdrawal or other electronic means. Items returned (NSF) may be presented multiple times; fees may be assessed for the same item each presentment.

*** Receive a discount with automatic payment

**** A dormant account refers to an account that has not had any deposits and/or withdrawals for a period of one year for checking/money market accounts and for a period of two years for savings accounts.

***** Maximum of 5 @ \$5.89 each. 6+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

****** Maximum of 3 @ \$8.89 each. 4+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.



Mask Popular

Deat for	REALLY HIGH INTEREST	CASH BACK	THE CSSENTIALS	PREMIUM SECURITY	
-	KASASA CASH'	HASASK CASH BACK	NALUE CHECKINS	SECURE CHECKING Open in Minutes + Laten Minut	
Accent	Open in Minutes >	Open in Minutes a	Open in Misutes a		
	Learn More	Americ More	Examilitiese		
Features	 1,13% APY" on behaviors up to S26,060 1,13% to 0,34% APY on behaviors over 520,000 depending on telence in account" 0,03% APY" if spelifications aren't met 	 3.00% caste back en debit cant purchases* Caste back earned on up to 5250 to purchases manthly Earn up to \$98 caste back per year; \$158 per month? 	 Simplified checking with only the emontals 	 Add tobast security to how you manage your money instructs (DPrenet)⁴ built in colladar totephone protection³ Credit and ID theft manifolding⁴ 	
Hontitty Maintenance Pee	NONE	work	Avoid the 50 mentily maintenance let by maintaining a 5500 average daity balance or entailing in estplements	5431 munthly maintenasce lee Receive a 52 credit cach month by empling is #Statements	
Refunds an ATM Mithdrawel Feen	Up to 525 munth ()*	Up to \$25 manDily*	NONE	NONE	
Free Online & Hobile Backing Access	Yes*	Yes ^{ta}	Yes	Ve	
Free Debit Card	Yes	. Ven	Yes	See	
Minimum Opening Deposit	110	150	550	\$50	

Anno Cade

¹Spatial according to the set of the second calculated and and the set of the second calculated to be the second calculated to be set of the second calcul

12 Biological and a requirement of the manuf. The transmission are not being, the possible will reserve to a Vision Checking account and very to the twent of the subject to the twent and conditions of that are not type.

Super Colditation

"Quality data is viewed to an upper of the term of term of the term of term of term of ter

116 Statements are a suggraphical of the second of 1.0 Statements are not set up, the account will invest to a lake flucking sectors and will be salised to the tarms and conditions of that account high-

Tokue Charling

Summer to summer at

Second Rectifing

Gatarris sources

Special is special littly, thit provides when an addition priorit being assorition provides and sense. The sense of addition a "agest" or the stand addition of a assorid sense of the sens

¹Special Programmings The deputytion rest provided provided and some conditions are conditions and second with the literation of the second second the benefits and the literation of the second second the benefits and the literation of the second second the benefits and the literation of the second second the benefits and the benefit and the second second the benefits and the

"Out the nonexity was taken word days to sign following education

Free Kasasa Cash Checking

Looking for an account that makes your money work for you? Kasasa Cash Accounts give you what you expect, free internet banking, mobile deposits, and no monthly maintenance fee — just rewards. Earn up to 1.15% APY* on your balance each month by banking your way.

Details

- · Free checking that pays high interest
- 1.15% APY* on balances up to and including \$20,000
- 1.15% to 0.34% APV on balances over \$20,000 depending on balance in account*
 - "APY calculations are based on an assumed balance of \$120,000.00 in your Kasasa Cash account and an assumed statement cycle of 31 days
- · 0.05% APY* if qualifications aren't met
- · Refunds on ATM withdrawal fees, nationwide (Up to \$25 monthly)*
- · Link to free Kasasa Saver to build savings automatically
- No minimum balance to earn rewards
- · No monthly maintenance fee
- · Free digital banking services, including:
 - · Free online banking & bill pay
 - · Free mobile banking with mobile deposit
 - Free E-Statements**
- · Free Visa" debit card
- \$50 minimum deposit to open

Earning Your Rewards is Easy

Just do a few simple things you're probably already doing. Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash^e account during each Monthly Qualification Cycle:

- At least 12 debit card purchases post and settle.
- · At least 1 direct deposit, ACH credit, or ACH payment transaction post and settle
- · Be enrolled in and agree to receive E-Statements

And if you don't meet these qualifications, your account is still free. Plus, you'll still earn our base interest rate. And you can get right back to earning your full rewards the very next cycle that you qualify.

Kasasa Cash Back, cash in on the free account that pays you to shop! Refunds on ATM withdrawal fees, no monthly maintenance fees, and much more. Whether you shop online or downtown, earn cash back as you spend. Check out more account features below.

Details

- · Free checking that pays you back
- · 3.00% cash back on debit card purchases^
- · No category restrictions on purchases
- Cash back earned on up to \$250 in purchases monthly
- Earn up to \$90 cash back per year, \$7.50 per month*
- Refunds on ATM withdrawal fees, nationwide (Up to \$25 monthly)^A
- No minimum balance to earn rewards
- · No monthly maintenance fee
- Free digital banking services, including:
 - Free online banking & bill pay
 - · Free mobile banking with mobile deposit
 - In Free eStatements
- · Free Visa debit cord
- \$50 minimum deposit to open

Earning Your Rewards is Easy

Just do a few simple things you're probably already doing. Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash Back[®] account during each Monthly Qualification Cycle:

- · At least 10 debit card purchases greater than \$5 post and settle
- At least L direct deposit, ACH credit, or ACH payment transaction post and settle
- Nust be enrolled in and agree to receive eStatements**

And if you don't meet these qualifications, your account is still free. Plus, you can get right back to earning your sash rewards the very next cycle that you qualify.



Banking is best when it's simple. With our Value Checking Account you get all the features you need to take care of your funds — with none of the nonsense. Mobile deposits with Internet Banking work together with your checking account to keep you in control. Check out more account features below.







If security is your priority, look no further. IDProtect identity protection, creidt monitoring, and more are built-in with this checking account. Plus, it has all the online features you expect such as mobile deposit and bill pay. Check out more account features below.



Deta	ails	1
	 Add robust security to how you manage your money 	
	\$4.95 monthly maintenance fee	
	 Receive a \$2 credit each month by enrolling in eStatements 	
	 Free check safekeeping 	
	Unlimited check writing	
	 Free withdrawals at all Central Bank ATMs 	
	 Free digital banking services, including: 	
	Free online banking & bill pay	
	 Free mobile banking with mobile deposit 	
	 Free eStatements 	
3	Free Visa [®] debit card ¹	
	Overdraft Protection available ¹	
	 Includes IDProtect² 	
	 Built-in cellular telephone protection³ 	
	 \$50 minimum deposit to open 	



Learn More F

Learn More P

Kasasa	Saver
--------	-------

- Save and earn 4.00% APY with Kasasa Saver
- Links to Kasasa Cash[®] or Kasasa Cash Back[®]
- · No monthly maintenance fees or minimum balance requirement

Statement Savings	Learn More F
 Build your savings with competitive interest Low \$5 monthly maintenance fee that's easily avoidable Watch your savings grow with free digital banking and more 	
Money Market Savings	Learn More +
 Maximize earnings on your higher savings balance Competitive, tiered rates — the bigger your balance, the better your rate Enjoy flexibility with enhanced access to your funds 	
Premium Money Market Savings	Learn More F
 Access premium tiered rates on balances of \$25,000 or more No monthly maintenance fee required Funds insured by FDIC 	
Certificates of Deposit (CDs)	Learn More >
Guaranteed earnings at a competitive, fixed rate Offers greater stability than other investment options Wide range of terms (from 91 days to 50 months)	
ndividual Retirement Accounts (IRAs)	Learn More >
Save for retirement with tax advantages" Competitive interest above standard savings rates Traditional and Roth IRA options available	

Health Savings Accounts (HSAs)

- · Prepare for medical expenses ahead of time
- Greater personal control over healthcare and expenses
- · Enjoy special tax advantages, including tax-free earnings¹

Kasasa Saver



What if you had a savings account that builds on itself? By linking your Kasasa checking accounts to Kasasa Saver you get to take advantage of an effortless savings strategy that earns 4.00% APY[‡] on balances up to and including \$50,000. Now that's a reason to set it, forget it, and earn!

Details

- · An account that builds your savings effortlessly
- · Links to Kasasa Cash" or Kasasa Cash Back" checking
- · Automatic transfers of Kasasa Cash earnings
- 4.00% APY[®] on balances up to and including \$50,000
- 1.47% to 4.00% APV[±] depending on the balance in the account.
- 0.05% APY[‡] if qualifications are not met in Kasasa Cash or Kasasa Cash Back.
- No monthly maintenance fees.
- · No minimum balance to earn rewards
- · Free digital banking services, including:
 - · Free online banking.
 - · Free mobile banking
 - Free E-Statements
- · \$100 minimum deposit to open
- · \$1 fee per withdrawal in excess of three (3) per month

It's Easy to Earn Your Rewards

Qualifying for your Kasasa Cash" or Kasasa Cash Back" rewards automatically qualifies you for the highest Kasasa Saver" rate, too. Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash" or Kasasa Cash Back" account during each Monthly Qualification Cycle:

Kasasa Cash:

- At least 12 debit card purchases
- At least 1 direct deposit or ACH transaction
- · Be enrolled in and agree to receive E-Statements

Kasasa Cash Back:

- At least 10 debit card purchases
- · At least 1 direct deposit or ACH transaction
- Must be enrolled in and agree to receive E-Statements.

That's it! Even if you don't meet your qualifications during the cycle, your Kasasa accounts are still available to try again the next calendar month. Plus, you'll still earn our base interest rate on Kasasa Saver. And you can get right back to earning your full rewards the very next month.



It's always important to save. With our Statement Savings Account, we make it simple with an account that's as straightforward as it gets. Competitive interest rates help you make a good investment into your future. Check out more account features below.



etails	
 Set aside for something specific or simply a rainy day Earn competitive interest on your balance Interest compounded and paid semi-annually¹ Statements released quarterly 	
 Avoid the \$5 monthly maintenance fee by maintaining a \$100 average daily balance² \$1 fee per withdrawal in excess of three (3) per month 	
 Free <u>digital banking</u> services, including: Free online banking Free mobile banking 	
Free eStatements FDIC insured S100 minimum deposit to open	

¹Interest rate subject to change.

²Exempt if you notify bank you are under age 19 or a not-for-profit organization.



Our Money Market Savings Accounts combine the best of both worlds — tiered interest and access to your money — all in one place. Pair that with our direct check writing and digital banking, you can save for the future. Check out more account features below.



- Enjoy flexibility with enhanced access to funds, including direct check writing
- Avoid the \$10 monthly maintenance fee by maintaining a \$1,000 average daily balance
- Free digital banking services, including:
 - Free online banking
 - Free mobile banking
 - Free eStatements
- · FDIC insured
- \$1,000 minimum deposit to open

¹Interest rate subject to change.



With our Premium Money Market Savings Account, maximize your earnings with next to no effort. These premium, tiered rates are sure to take your balance to new heights month after month. Check out more account features below.



- · Premium tiered rates higher balances earn higher rates
 - Paid on daily balances above \$25,000
 - a Compounded and paid monthly¹
 - Statements released monthly
- · No monthly maintenance fee
- \$10,000 minimum withdrawal
- · Free digital banking services, including:
 - Free online banking
 - · Free mobile banking
 - Free eStatements
- FDIC insured
- \$25,000 minimum deposit to open

¹ interest rate subject to charge.

Limits apply. Funds may be submitted for placement only after a depositor errors into a CDARS[®] Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. CDARS and Certificate of Deposit Account Registry Service are segretared service merits of ArtaFI Network LLC



Want your money to work for you? Always take a sure thing. With our CDs, you're guaranteed a return — and the longer you wait, the better your rate. With no setup or maintenace fees, you are ready for your future savings goals.



Details

- · Competitive, fixed rates that are higher rates than standard savings
- · Receive higher rates by selecting a longer term
- · Provides more guarantee than other, more risky investments
- · Set aside for future savings goals
- · A wide range of terms available (from 91 days to 60 months)
- No setup or maintenance fees
- · Early withdrawals subject to penalty
- FDIC insured.
- \$1,000 minimum deposit to open

CDARS

- Interest above standard savings, which may compare favorably with other investment alternatives¹
- · Greater security; multi-million dollar FDIC insurance coverage
- · Convenience; everything is managed internally by Central Bank:
 - One interest rate
 - One regular statement.
 - · One year-end tax form
- · Flexible maturity periods available
- · Helps support lending opportunities within your local community

¹Umits apply. Finds may be submitted for placement only after a depositor enters into a CDARS[®] Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. CDARS and Certificate of Deposit Account Registry Service are registered service makes of IntaFI hetwork.

Individual Retirement Accounts (IRAs

Prepare for your endless vacation with our tax-advantaged IRAs*. Just choose the type that best fits your retirement plans to get started. With competitive interest and no setup or maintenance fees, you can find your perfect plan.

KEY FEATURES







Details

- Save for retirement with tax advantages¹
- Competitive interest above standard savings rates²
- Traditional and Roth IRA options
- No setup fees
- No monthly or annual maintenance fees
- Annual contribution limits apply (see current contribution limits; \$6,000 as of 2020)⁴
- Additional \$1,000 "catch-up" contribution allowed for ages 50+
- Funds can be used to purchase CDs within IRA
- \$100 minimum deposit to open

¹consult a tax advisor.

²Interest rate subject to change:

Traditional vs. Roth

There are advantages to both traditional and Roth IRAs. One of the biggest differences is the time at which you see the most advantage. A traditional IRA provides potential tax relief today, while a Roth IRA has the potential for the most tax benefit at time of retirement.

Traditional IRA

- · No income limits to open
- No minimum contribution requirement
- · Contributions are tax deductible on state and federal income tax¹
- Earnings are tax deferred until withdrawal (when usually in lower tax bracket)
- Withdrawals can begin at age 59%
- Early withdrawals subject to penalty²
- Mandatory withdrawals at age 72

Roth IRA

- Income limits to be eligible to open Roth (RA¹)
- Contributions are NOT tax deductible
- Earnings are 100% tax free at withdrawal³
- Principal contributions can be withdrawn without penalty¹
- Withdrawals on interest can begin at age 59%
- Early withdrawals on interest subject to penalty²
- No mandatory distribution age
- No age limit on making contributions as long as you have earned income

²Subject to some minimal conditions. Contact a tax advisor

² cartain swaptinnicapply, such as healthcare, purchasing first home, etc.

³Consult à De Solvisie.

Health Savings Accounts (HSAs)

Put your health first. From routine check-ins to surprise visits, stay ready for any healthcare expense with tax-free savings and earnings through investment. Greater personal control over healthcare management and expenses.



Details

- Greater personal control over healthcare management and expenses
- Prepare for qualified medical expenses
- · Earn interest above standard savings on entire balance
- · Receive higher rates on larger deposits
- An HSA provides triple tax savings:
 - Tax deductions when you contribute to your account
 - Tax-free earnings through investment
 - Tax-free withdrawals for qualified medical, dental, vision expenses, and more³
- · Contributions are tax-free and can be made by you, your employer, or a third party
- Funds can be withdrawn at any time²
- Avoid the \$5 monthly maintenance fee by maintaining a \$100 average daily balance or enrolling in eStatements
- · Unused funds remain in account year after year; no "use it or lose it" policy
- Keep your HSA in your name, regardless of career or life changes
- · Federally insured by FDIC
- · \$100 minimum deposit to open

Eligibility

Most adults under 65 who are not enrolled in Medicare and are covered under a high-deductible health plan (HDHP) can qualify for an HSA, but it is up to the account holders to determine their own eligibility. Please contact your tax advisor for further eligibility requirements.



Overdraft Protection

We offer three ways to protect yourself from any unexpected overdrafts.

Classic Club

Banking benefits, travel opportunities, social events -- if you're age 50 or better, join the Classic Club!

Learn Hore +

Learn More E

Overdraft Protection

We get it — life happens! Unexpected overdrafts can occur from time to time when surprise expenses pop up. Fortunately, Central Bank offers a few ways to keep your balance and credit protected. With overdraft lines of credit, savings transfers, and overdraft privilege, keep your finances in your own hands.

Overdraft Lines of Credit

Connect an overdraft line of credit to your checking that's there for emergency coverage in case you ever make an overdraft.

- · Connected to your Central Bank checking account
- · Serves as overdraft protection in case you overdraw
- · Line limits and repayment terms centered around your needs
- · Helps protect your credit rating
- Available to all Central Bank customers.

Savings Transfer

Your savings is always there to catch you. Link a savings account to your checking and use your back-up fund to cover any mishap. In the event that you make an overdraft, your savings will be transferred to cover the amount.

Overdraft Privilege

This service allows you to overdraw your account up to a disclosed limit — for a fee — in order to pay a transaction. It's always available as secondary coverage if the other two protection source have been exhausted.

¹Note that Overdralt Privilege Is subject to approval.



As a member of Central Classic Club you'll make new friends, visit new places, and discover how much fun banking can be. If you are age 50 or better and would like to receive FREE banking benefits while enjoying social and travel opportunities, Classic Club is what you're looking for.

Classic Club Qualifications

- A balance of \$2,500 in a checking account, OR
- · A \$2,500 Statement Savings Account, OR
- · A \$2,500 Money Market Savings Account, OR
- A \$10,000 Certificate of Deposit, OR
- A total loan relationship of \$50,000+ DR
- A \$10,000 relationship with our Trust & Asset Management Division

A joint account covers both husband and wife. If one spouse meets age 50 requirement, other spouse automatically qualifies for membership.

Your Classic Club Membership Includes These Advantages

Checking

Enjoy no monthly service fees when you maintain the required average monthly balance of \$2,500. Club members receive FREE Internet Banking, FREE electronic statements, FREE Online Bill Pay, FREE Mobile Banking, FREE Telephone Banking, and unlimited check writing. Your checking account includes FREE check safekeeping.

CentralChek ATM & Debit Card

Members receive a FREE CentralChek ATM/Debit Card with no annual fee. CentralChek entitles you to 24-hour access to your deposits, and there are no transaction fees at Central Bank ATMs.

Member Checks and Official Bank Checks

Club members may receive FREE duplicate checks¹ personalized with the Classic Club emblem, depending upon your checking account type. Money orders and cashier checks will be issued without a fee for club members

Safe Deposit Box Rent Discount

Club members receive a discount on their annual safe deposit box rent when they sign up for automatic payment.

Special Travel Offers

Throughout the year, one day and extended trips, such as ball games, dinner theatres, scenic and historical tours, stage shows and much more will be planned at discount prices exclusively for Classic Club members.

Exclusive Member Events

Other special events, such as cards, bingo, potlucks, movie days, and informative seminars will be held for members throughout the year. Refreshments and giveaway drawings will be held at these activities.

Direct Deposit

Let Central Bank deposit your social security or retirement checks directly into your account-it's safe, easy and it's there when you need it!

FREE Copying & Notary Services

Limit 10 copies per month,



Online Banking

- · Bank anywhere, anytime, on any device.
- Includes free online banking, mobile banking, and eStatements.
- · Check your balance, make loan payments, transfer funds, and more!

Mobile Banking

- · Fast, free, and secure service for customers enrolled in online banking1
- Available to Central Bank customers
- · Easily keep track of your finances

Telephone Banking

- · Offers instant, 24-hour access to your Central Bank account information
- · Obtain information about checking, savings, CD, IRA, and loan accounts
- Conduct transfers between accounts

Text Banking

With Text Banking, you have your account information at your fingertips. Take banking with you with easy text alerts on account activity, easy to use text commands, and 24 HR service. With our easy enrollment, Text Banking is just a tap away. Learn More +

Learn More »

Learn More F

Learn More +



Manage your money without coming into the bank. Easy access, 24/7 banking. With easy enrollment, mobile billpay available, and an expert E-Banking staff for any questions, you are in control.

Online Banking Enrollment

- Free, secure, and easy-to-use service for Central Bank customers
- · Manage a number of banking activities anytime, anywhere with internet access:
 - Access E-Statements
 - View account balances and history
 - Transfer funds between accounts (one-time and recurring transfers)
 - · View checks written
 - o Make loan payments
 - Deposit anywhere with Mobile Check Deposit

Minor Online Banking

Minors can now have an Online Banking profile of their very own. It is never too early to teach them how to manage their money. Whether that be for,

Enroll Today! +

- · Getting their first job
- Buying their first car
- Saving for College

Please contact your personal banker to get your child enrolled and learn about your parental controls.


Mobile Billpay

Mobile Billpay allows you to manage your bill payments on the go. In order to utilize Mobile Banking, an active Internet Banking profile is required.

Follow these easy steps to make a payment through mobile,

- · Log into your Internet Banking profile on the Mobile App
- Select Bills
- Tap Make a Payment
- Select Biller and enter Date, Amount, then process your payment.

Mobile Check Deposit

- · Deposit checks anytime, anywhere from your mobile phone
- Free service for customers with a Central Bank checking account

Deposit your check with a few taps of your finger:

- Before you start, please sign your Name and "CBIL Mobile Deposit" on the back of the check.
- Take a picture of the front and back of the check
- Select the account you wish to deposit into.
- · Enter the check amount
- Verify your information is correct, and then submit!

Text Banking

What is Text Banking?

Text Banking gives you access to your accounts via text (SMS) messages on your phone.

How to Enroll

To set up Text Banking ...

- · Log into your Internet Banking Profile. Don't have Internet Banking? Click here to enroll.
- · Click Welcome on your Home screen
- Select All services and Settings
- Under Banking Services click Mobile Management
- Select Add Text Banking
- · Select your Carrier and enter your phone number

Text Commands

Text all text commands to Central Bank's Shortcode: 96865

Enroll Now P

Enroll Now >

Telephone Banking

Your account information is just a phone call away. Any time of the day or night, call 1-(888)-241-4867, to access your accounts using your touch-tone telephone. Make loan payments, change debit card info, and conduct transfers between accounts.

- · Offers instant, 24-hour access to your Central Bank account information
- · Obtain information about checking, savings, CD, IRA, and Ioan accounts
- Conduct transfers between accounts
- · Make loan payments
- · Activate an ATM or debit card
- · Report a lost or stolen debit or ATM card
- Setup or change your debit card PIN



Receive alerts and keep track of your spending, with fast and easy alerts. With easy enrollment and text commands, save a call to the bank with our Text Banking. Check out more Text Banking details below.

What is Text Banking?

Text Banking gives you access to your accounts via text (SMS) messages on your phone.





Debit Cards

- Free Visa" or Mastercard" debit card accepted around the globe and online
- Use your debit card to qualify for rewards with free <u>Kasasa[®] checking accounts</u> (for personal customers only)
- · Fast, free, and easy
- Safer than carrying cash
- More convenient and safer than checks
- Eliminate cost of purchasing checks
- 24/7 access to funds via ATMs
- Withdraw funds from ATMs
- Easily protect your card if lost or stolen
- Receive card alerts and manage your card through the Breila^{**} app

Digital Wallet

It is all about the way you pay! Enhance your shopping experience. To enroll, just find and follow the prompts on your smartphone, then take it for a spin! Your world is digital, and now the way you pay is as well. We support Apple Pay[®], Google Pay[®], Samsung Pay[®], Garmin Pay[®] and Fitbit Pay[®].

Business Debit Cards

- · Make business purchases with greater convenience and security
- · Simplifies how you manage your money
- Issue multiple cards to employees and set spending limits.

Brella

- · View balance information for a debit card's primary account
- Receive 24/7 transaction alerts via email including:
- · Purchases made when your card is not present (over the phone or online orders)
- · Purchases for large amounts
- · Activity over a certain amount
- · Transactions in foreign countries
- · Online activity
- Submit Travel Notices
- · And more
- · Temporarily block transactions on a card
- Easily access anytime, via the online portal
- Downloand the free mobile app



Dispute Services



Learn More >

Learn More >

Learn More +

Leans More F



One piece of plastic has plenty of potential. Buy with ease, customize it yourself, and use your debit card to qualify for Kasasa" rewards. Easy 24/7 access to funds via ATMs and it is much safer to carry than cash. Check out more debit card details below.



One-Time Passcode

Mastercord[®] identity Check[®] and Visa[®] Secure is an extra layer of security that helps prevent unauthorized use of your debit card and minimizes the risk of fraudulent transactions. It adds an additional step during the checkout process, regulring you to verify your identity before completing an online purchase.

Here's what you can expect when making an online purchase using your Central Bank Illinois debit card.

- Shop Online: Browse and select the items you wish to purchase from your favorite online store.
- Identity Verification: You may be redirected to a secure page with Shazam's logo after entering your card details. You'll need to
 complete an additional step to verify your identity here.
- One-Time Passcode: You may receive a one-time code through text message.
- Authentication: Enter the one-time passcode, as requested. This step confirms that you are the rightful cardholder and
 authorizes the transaction. If three (1) consecutive involid One-Time Posscodes are entered into the checkout screen, your
 transaction will be blocked. You must contact Central Bank Illinois during business hours to unblock your transaction.
- Complete Purchase: Once you have entered a valid one-time passcode and verified your identity, you can complete your online purchase.

A few important reminders:

- If your transaction is blocked, this does not mean your card is blocked; you can still use your card for other purchases.
- To unblock your transaction, you will need to notify Central Bank Illinois Debit Card Department during business hours to verify your identity.
- Not every transaction will require a One-Time Passcode.
- The One-Time Passcode will be sent to your cell phone number on file. If this has changed recently, please get in touch with your local branch to update your information.

If you have any questions or require further assistance, please do not besitate to reach out to our Card Services Department at (309) 944-1689.

*Standard text messaging fees may apply.

Mastercard[®] Identity Check[™] and Visa[®] Secure FAQs



It is all about the way you pay!

Enjoy a digital way to pay! With 60% of Americans currently using a digital payment service, we recognize the need for digital payments and are excited for you to enjoy the convenience of a digital way to pay!

Enhance your shopping experience. To enroll, just find and follow the prompts on your smartphone, then take it for a spin! Your world is digital, and now the way you pay is as well. We support Apple Pay®, Google Pay®, Samsung Pay®, Garmin Pay® and Fitbit Pay®.

Getting Started...

Samsung PayTH

The Samsung Pay¹⁶ app is preinstalled on many Samsung devices. If it's not installed on your phone, you can download it for free from the Google Play store.

It's easy to connect your card to Samsung Pay** :

- Set up your account. If it's your first-time using Samsung Pay, a short instructional video will play to instruct you how to set up your account.
- Add your Central Bank debit card. Open the Samsung Pay app and touch "ADD." Then, using your phone's camera, add your card by taking a picture.

Google PayTH

The Google Pay^{re} app is preinstalled on many devices. If it's not installed on your phone, you can download it for free from the Google Play Store.

It's easy to connect your card to Google Pay**:

- · Open the Google Pay app on your mobile device and tap the plus sign (+)
- Follow the instructions to add your Central Bank debit card.
- Set your card as your default card from the Google Pay app. Tap the Cards icon (at the bottom). Then from Payment methods, tap the Default icon on your Central Bank debit card. Alternatively, tap the card or payment method to view details then tag the Default icon.

Apple Pay*

Apple has made it simple to get started with mobile payments. The Apple Pay® Digital Wallet is already installed on your phone or mobile device. You simply need to add your card to the Wallet app.

It's easy to connect your Central Bank debit card to Apple Pay® :

- · Open the Apple Pay app on your Apple device, and tap the plus sign (+)
- Use your device's camera to scan the fron of your Central Bank debit card.
- · Enter your card's CVV security code found on the back of your card.
- Set your card as the default card by heading to your phone Settings > Wallet & Apple Pay. Scroll down and tap "Default Card" under Transaction Defaults. Tap your Central Bank debit card to select it and tap the back button when you're done.



With a debit card, it's much easier to make purchases and track your spending. No more surprises on the balance sheet. Receive card alerts and manage your card through the Brella^{®™} app. Check out more Business Debit Card details below.

Details	
Free with any Central Bank business account Reduce costs of purchasing checks	
 Simplify money management; cards are linked to one main account Multiple cards can be issued 	
Pre-set employee limits as needed	
 Safer than carrying cash 	
 More convenient and safer than checks 	
 Make purchases online or in-store virtually anytime, anywhere 	
 Make withdrawals, transfers, inquiries, and deposits (where allowed) at ATM terminals 	
 Receive card alerts and manage your card through the <u>Brella^{#10} app</u> 	
Easy-Pin-Activation-Instructions	
	Learn More +
	44



Don't sacrifice security for convenience. Download the Brella^{®™} app and control nearly every aspect of your debit card. Receive 24/7 transaction alerts via email and temporarily block transactions on a card. Security in the palm of your hand.

- · View balance information for a debit card's primary account
- · Receive 24/7 transaction alerts via email including:
 - . Purchases made when your card is not present (over the phone or online orders)
 - Purchases for large amounts
 - Activity over a certain amount
 - · Transactions in foreign countries
 - · Online activity
 - Submit Travel Notices
 - And more
- · Temporarily block transactions on a card
- Easily access anytime, via the online portal
- Downloand the free mobile app



Brella⁶⁷⁴ Enrollment Instructions

Brella is a free service for our Debit Card Customers. Follow these simple steps to register.

- Download Brella^{mm} from the Apple App Store or Geogle Play Store. You can also opt to acess the Brella^{mm} Web Portal at http://sharambrella.net.
- · Tap Register
- Enter your card number and expiration date. You can opt to tap the Capture Card option to take a picture of your debit card, or you can enter the card number and expiration date manually.
- · Read and Accept the Terms & Conditions
- Enter a phone number to receive a call back to verify your PIN number. It will ask you to enter PIN, press # sign to proceed.
- · Enter a Username, Password, Email address, and Mobile number to associate with your account.
- · Enter the following details and tap next...
 - First Name, Middle Initial, Last Name
 - v. Address
 - o City
 - State
 - Zip Code
- Tap Done to return to the login screen. SHAZAM will send you an email to your primary email address to confirm that the email address is valid. If you do not see the email, make sure to check your spam folder.
- . Tap the activation link in the email to activate your account before you login for the first time.

Brella^{ame} User Guide

Learn More +



Home Mortgage Loans

- Competitive rates for home purchase, refinance, or construction
- Variety of financing programs to choose from
- A wide range of terms customized to your unique situation

Home Equity Lines of Credit (HELOC)

- Convert your home equity into financing for nearly anything
- The existing equity in your home is used as collateral backing
- Easily access your funds when you need them

Auto Loans

- Competitive, fixed and variable rates on new or used vehicles
- A wide range of terms customized to your unique situation
- Quick, local decision-making and processing

Personal Term Loans

- · Fund almost any dream, goal, or plan affordably
- Competitive rates for a wide variety of personal needs
- Repayment terms centered around your situation

Overdraft Lines of Credit

- Stay protected in the event of an overdraft.
- Line of credit connects to your Central Bank checking account.
- Helps protect your credit rating



Learn More F

Learn Nore F

Learn More +

Learn More +



For more than a century, we've helped Illinoisans like you find and finance their dream homes. Receive expert advice and choose between a variety of programs perfect for what you want in your future home. Check out more loan features below.



- · Available for primary residence, second homes, vacation homes, or investment properties
- · A wide range of terms customized to your unique situation
- · Variety of financing programs available:
 - Fixed Rate Mortgage Loans (10, 15, 20 and 30 years)
 - Balloon Loans
 - o FHA/VA Loans
 - USDA Loans
 - · HomeReady Loans
- Helpful loan advisors with working knowledge of the local real estate market
- · Free pre-approval for extra confidence when buying your home
- Refinance your current home to potentially lower your rate
- · Quick, local decision-making and processing
- · Attentive, friendly service from start to finish



As if the memories weren't enough, there's another reason to love your home – the equity you can leverage for nearly any purpose. Let your home's equity work for you! Use funds anytime with a revolving credit with our competitive rates. Check out more features below.

KEY FEATURES



Competitive Rates



Anytime Funds



```
Revolving Credit
```

- Turn your home equity into ongoing, affordable financing
- Competitive rates for several ongoing or seasonal needs:
 - Education expenses
 - Major life events
 - Major home improvements
 - Debt consolidation
 - · Emergency reserve
 - And much more
- · The existing equity in your home is used as collateral backing.
- · Accommodating repayment terms that work uniquely for you
- · Funds available anytime without reapplying; apply once, then use repeatedly thereafter
- · Revolving credit as principal is repaid, more becomes available for use
- · Funds easily available via in-person or phone transfers to a specified Central Bank checking account
- The interest paid might be tax deductible¹
- Set up automatic payments to be deducted from your account monthly
- Quick, local decision-making and processing.
- · Attentive, friendly service from start to finish



Looking for your next car? Burn rubber — not your cash. Our Auto Loans are processed locally, so you can hit the road in your new ride quickly. Free preapproval and expert advice get the keys in your hand.

KEY FEATURES Solution Solution Competitive Rates Local Processing Free Pre-Approval

· Competitive, fixed rates on new or used vehicles

- A wide range of terms customized to your unique situation
- · Free pre-approval available for extra bargaining power at the dealership
- · Refinance your current vehicle to potentially lower your rate
- · Quick, local decision-making and processing
- · Attentive, friendly service from start to finish



Our central focus really is you. Whether it's a plan, goal, or urgent need, we're here to help you with the financing. Personal Loans help with debt consolidation, family vacations, education expenses, and much more. Let Central Bank open doors for you.



- Competitive rates for a wide variety of personal needs:
 - Debt consolidation
 - Vehicle repairs or updates
 - o Family vacation
 - Education expenses
 - Personal projects or startups
 - And more
- Repayment terms customized to fit your unique needs
- · Quick, local decision-making and processing
- Attentive, friendly service from start to finish

KEY FEATURES





We're all human — sometimes overdrafts happen. Protect your credit rating and get peace of mind with a handy line of credit. Overdraft Lines of Credit provide emergency coverage when you overdrawn your account. Check out more account details below.



tails	
 Provides emergency coverage in the event of an overdraft 	
 Connected to your Central Bank checking account 	
 Serves as overdraft protection in case you overdraw. 	
 Line limits and repayment terms centered around your needs 	
 Helps protect your credit rating 	
 Available to all Central Bank customers 	



Whether you are looking for low rates or rewards, spend with one of our secure Visa' credit cards — and experience a better way to pay. Anytime funds available to give you peace of mind. Paired with easy online access, you can manage your funds anywhere.



Details	
 Competitive rates for a wide range of expenses¹ Shop everywhere Visa[*] is accepted — online and in store Easy online access helps you manage your card Variety of card options available, from low rate to rewards cards Each card includes chip security, fraud monitoring, and travel benefits Quick, local decision-making and processing Attentive, friendly service from start to finish 	

Central Bank Business Fee Schedule

Effective February 1, 2024

Account Closed Early Fee	30.89	
(Open less than 90 days)		
Account Reopen Fee	15.89	
(If closed in last 90 days)		
Account Research &	Per hour 30.00	
Reconciling Assistance	Minimum 30.00	
ATM / Debit Card Replacement	15.00	
Check Cashing - Non-Customer	18.89	
Check Printing	Price depends on style	
Coin Counting - Non-customer	7% of total or Minimum 7.89	
Deposited Checks Returned Unpaid	9.89	
Dormant Maintenance Fee	****Per month 10.00	
Foreign Checks Deposited		
Canadian Checks	Each 8.89	
All other Foreign Checks	Minimum *40.00	
Funds Transfer		
Account Transfer - Overdraft Protection	9.89	
Employee Assisted-Telephone	2.89	
Indemnity Bond Fee	30.00	
(Lost negotiable instrument)		
License Renewal	9.50	
License Title Correction / Transfer	65.89	
Medallion Guarantee	25.00	
(Central Bank customers only)		
Non-Sufficient Funds (NSF) Fee (\$107.67 daily maximum)	Per Item **35.89	
Notary Fee (Non-Customer)	\$5 per stamp	
Overdraft Funds Fee (\$107.67 daily maximum)	Per item **35.89	
Overdraft Privilege Fee (\$107.67 daily maximum)	Per item **35.89	
Official Checks	5.89	
Money Orders and Cashier's Checks		
Photocopies	0.25	
Safe Deposit Boxes - Price Range	*** 22.89 to 85.89	
Replace Lost Key	35.89	
Drill Box Open - plus cost	50.00	
Late Rent Payment - after 90 days	20.89	
Statement - Additional Accountholder	5.89	
Statement Reprint*****	5.89	
Statement Reprint with Images*****	8.89	
Statement - Special Cutoff	Each 10.89	
Stop Payment	Each 28.89	
(with all check information or single ACH)		
Stop Payment	Each 39.89	
(incomplete check information or recurring ACH)		
Tax Levy, Garnishments & Citations Processing Fee	75.89	
Wire Transfers		
	11.89	
Incoming - Domestic	17.89	
Incoming - Foreign / International	30.89	
Outgoing - Domestic	65.89	
Outgoing - Foreign / International	05.89	
	First Bag free	
Zippered/Locked Central Bank money bags Additional Bag	First Bag free 20.00	

*Subject to additional foreign bank charges.

** May be created by check, in-person withdrawal, ATM withdrawal or other electronic means. Items may be presented multiple times, and multiple return item fees may be assessed for the same item.

*** Receive a discount with automatic payment

****A dormant account refers to an account that has not had any deposits and/or withdrawals for a period of one year for checking/money market accounts and a period of two years for savings accounts.

***** Maximum of 5 @ \$5.89 each. 6+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

****** Maximum of 3 @ \$8.89 each. 4+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

We reserve the right to require not less than 7 days notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.



	Hest Popular			
Best For	HIGH TRANSACTION VOLUMES	HODERATE TRANSACTION VOLUMES	NO MONTHLY MAINTENANCE FEE	CARN INTEREST
	BUSINESS CHECKING	SMALL BUSINESS CHECKING	WALUE BUSINESS CHECKING	COMMERCIAL PLUS CHECKING
Account	Bequest info e	Request Infa a	Request Info »	Request Infa a
	Lasenthore	Learn Mene	Louis Mara	Learnitize
Testures	 Unlimited monthly transactions at loss per-item loes Receive an earnings credit to offset or minimize monthly loes incurred¹ 	 250 free terms each month) Low per-item feets 	 55 free items sack month Low per-item fees 	 Earn competitive interest on bolances of 55,000 or more³ Unlimited monthly transactions at low per-transfers. Receive an comings credit to offset or minimum monthly less lincurred²
Monthly Maintenance Fee	58	Avoid the S3 monthly maintenance fee by maintaining an average daily halance of \$2,550 or more	NONE	\$10
Free Online & Mobile Ranking Access	Vee	Vei.	Yes	Tex
Pres Business Debit Card	Ves ²	ves ¹	Yes ²	Ves ³
Minimum Opening Deposit	\$200	\$100	\$100	1900

Business Checking Account:

¹Based on average collected balance less a 3% reserve.

²Subject to approval.

Small Business Checking:

¹Subject to approval.

Value Business Checking:

¹Subject to approval.

Commercial Plus Checking:

¹Interest compounded and paid monthly. Rate subject to change.

²Based on average collected balance less a 3% reserve.

³Subject to approval.



Business Checking Accounts are ideal for businesses with high transaction volume. It's our most popular business account for a reason. Enjoy unlimited transactions every month and free digital banking to keep track of all business expenses. Check out more account features below.

KEY FEATURES



Unlimited Monthly Transactions



Earnings Credit



Free Digital Banking

Details Ideal for businesses with high transaction volumes \$8 monthly maintenance fee Unlimited monthly transactions at low per-item fees: Per check written: 20¢ Per Central Bank check deposited: 34 each Per non-Central Bank check deposited: 84 each ○ Rolled coin: 10≤ each Returned checks/items: \$6.89 each · Receive an earnings credit to offset or minimize monthly fees incurred¹ Check images provided · Check verification (2 signatures required) available at \$5 per month Statements released at the end of each month Free <u>business digital banking</u> services, including; Free online banking & bill pay Free mobile banking with mobile deposit Free eStatements Free Mastercard® business debit card² <u>Overdraft Protection</u> available² FDIC insured · \$200 minimum deposit to open



The Small Business checking that has what you are looking for. Working with a steady transaction flow? Keep it running smoothly — and cheaply — with 250 free items each month. Free digital banking helps you run your business with ease. Check out more account features below.



- Ideal for businesses with moderate transaction volumes
- Avoid the \$8 monthly maintenance fee by maintaining an average daily balance of \$2,500 or more
- · 250 free items each month
- Low per item fees:
 - o Items in excess of 250: 25€
 - Rolled coin: 104 each
 - Returned checks/items: \$6.89 each
- · Check images provided
- · Check verification (2 signatures required) available at \$5 per month
- Statements released at the end of each month
- Free business digital banking services, including:
 - o Free online banking & bill pay
 - Free mobile banking with mobile deposit
 - Free eStatements
- Free <u>Mastercard</u> business debit card¹
- <u>Dverdraft Protection</u> available¹
- FDIC insured
- \$100 minimum deposit to open



A Business Checking Account is for small businesses with big plans! No monthly maintenance fees, and 50 free items - this is an account that cuts the cost of doing business. Check out more account features below.



No Monthly Maintenance Fee

KEY FEATURES





Free Digital Banking

- Ideal for businesses with smaller transaction volumes.
- · No monthly maintenance fee
- · 50 free items each month
- · Low per item fees:
 - Items in excess of 50: 25¢
 - Rolled coin: 10¢ each
 - Returned checks/items: \$6.89 each
- · Free check safekeeping
- Check verification (2 signatures required) available at \$5 per month
- · Statements released at the end of each month
 - \$10 fee for paper statements
- Free business digital banking services, including;
 - Free online banking & bill pay
 - Free mobile banking with mobile deposit
 - Free eStatements
- Free Mastercard[®] business debit card¹
- Overdraft Protection available¹
- FDIC insured
- · \$100 minimum deposit to open
- Month End FREE Online Statement/ Paper Statement \$10.00



Growth is essential when running a business — the same should go for your balance. Build it with competitive interest each month. Easy access to check images for bookkeeping and mobile check deposit for when your business plan doesn't including coming to the bank. Check out more account features below.



- Earn competitive interest on balances of \$5,000 or more
 Compounded and paid monthly¹
- · \$10 monthly maintenance fee
- Unlimited monthly transactions at low per-item fees:
 - · Per check written: 20¢
 - Per Central Bank deposited: 34 each
 - · Per non-Central Bank deposited: 84 each
 - Rolled coin: 10¢ each
 - Returned checks/items: \$6.89 each
- Receive an earnings credit to offset or minimize monthly fees incurred²
- · Check images provided
- · Check verification (2 signatures required) available at \$5 per month
- · Statements released at the end of each month
- Free business digital banking services, including:
 - Free online banking & bill pay
 - · Free mobile banking with mobile deposit
 - Free eStatements
- Free Mastercard "business debit card³
- Overdraft Protection available³
- FDIC insured.
- \$500 minimum deposit to open

Community Non-Profit Checking

A Community Non-Profit Checking Account helps qualifying local organizations start and stay ahead. With no monthly maintenance fees and 25 free items, we make it easier for you to focus on your mission — not the bottom line.

tails	
 Available to unincorporated organizations like community clubs, Boy Scouts, etc. 	
 Helps qualifying local organizations start and stay ahead 	
No monthly maintenance fee	
 25 free items each month; 254 for each item in excess 	
Free check safekeeping	
 Check verification (2 signatures required) available at \$5 per month 	
 Statements released at the end of each month 	
 Free business digital banking services, including: 	
 Free online banking & bill pay 	
 Free mobile banking with mobile deposit 	
 Free eStatements 	
Free Mastercard [®] business debit card ¹	
FDIC insured	
\$100 minimum deposit to open	
Telephysical and the second	



Business Statement Savings

· Keep your excess business funds productive and growing

- Low \$5 monthly maintenance fee that's easily avoidable
- · Up to 3 withdrawals available per month

Business Money Market Savings

- · Maximize your earnings with competitive, tiered rates
- · The higher your balance, higher your rate
- · Maintain liquidity with enhanced access to funds

Business Premium Money Market Savings

- Access premium tiered rates on balances of \$25,000 or more
- No monthly maintenance fee required
- · FDIC insured

Business Certificates of Deposit (CDs)

- · Get a guaranteed return that's larger with longer terms
- · Offers more reliability than other risky investments
- · Wide range of terms (from 91 days to 60 months)



Learn Nore +

Learn Nore +

Learn Nore F



Build a back-up fund that's there when your business needs it most, whether it's for an unexpected expense or opportunity. Earn interest on your balance and with free digital banking you can watch your savings grow. Check out more account features below.

KEY FEATURES



Competitive Interest



Free Digital Banking





Save big without locking away your money. Business Money Market Savings Accounts give access to tiered rates — and maintain liquidity. Enjoy flexibility with enhanced access to funds, including direct check writing. Check out more account features below.



tails	
• Con	petitive, tiered rates — higher balances earn higher rates
4	Paid on daily balances above \$1,000
3	Compounded and paid monthly ¹
	5tatements released monthly
• Enjo	y flexibility with enhanced access to funds, including direct check writing:
	Unlimited in-person withdrawals or by mail
	6 free transactions per month by pre-authorized automatic, telephone, checks, drafts, debit cards, or other similar order
. Avo	d the \$10 monthly maintenance fee by maintaining a \$1,000 average daily balance
• Free	digital banking services, including:
4	Free online banking
	Free mobile banking
	Free eStatements
· FDR	insured .
	00 minimum deposit to open



Business Premium Money Market Savings Accounts make the most of your money with our premium tiered rates and no monthly maintenance fees. Enjoy flexibility with enhanced access to funds, including direct check writing. Check out more account features below.



100 -	Acres 1	1
De	car	15

- · Premium tiered rates higher balances earn higher rates
 - · Paid on daily balances above \$25,000
 - · Compounded and paid monthly¹
 - Statements released monthly
- · No monthly maintenance fee
- · Limit of 6 preauthorized withdrawals per statement cycle; \$10,000 minimum withdrawal required
- Free digital banking services, including:
 - · Free online banking
 - · Free mobile banking
 - · Free eStatements
- FDIC insured
- \$25,000 minimum deposit to open



No need to risk your assets for a great return. An ROI is guaranteed with one of our business CDs. With free digital banking to watch your funds grow, Business CDs are a great investment for your future.



Details

- · Competitive, fixed rates that are higher rates than standard savings
- Receive higher rates by selecting a longer term
- + Provides more guarantee than other, more risky investments.
- Set aside for future savings goals
- · A wide range of terms available (from 91 days to 60 months)
- No setup or maintenance fees
- · Early withdrawals subject to penalty
- FDIC insured
- \$1,000 minimum deposit to open

CDARS

Enjoy peace of mind with full FDIC protection on your high-dollar deposits. CDARS distributes your funds over \$250,000 into CDs across different financial institutions.

Your funds remain secure as they earn competitive interest --- and you'll only ever receive statements from Central Bank. Put your higher balances to work, and let us do the work for you.

- Interest above standard savings, which may compare favorably with other investment alternatives¹
- Full FDIC insurance on deposits up to \$50 million
- All CD investments managed through a single relationship
- Excellent personal service
- · Flexible maturity periods available
- Interest paid directly to you or an account you designate.
- A single monthly statement with detailed listing.
- Annual tax summary is consolidated in one report
- Effortless solution to save time and money managing accounts

¹-Limits apply, Funds may be submitted for placement anly offer a deposition errors into a CONES[®] beposit Placement Agreement with vs. The agreement cartains important information and conditions regarding the placement of funds by us. CONES and Certificate of Deposit Account Regions Service are regenered service marks of total) flatseck.



Business Digital Banking

- Fast, free, and secure banking service for business customers
- · Track company funds, pay bills online, and more
- · Do it all directly from your office or home

Remote Deposit Capture

- · Deposit checks from the convenience of your office
- Utilizes a desk scanner and internet access
- Simply sign, scan, then send checks to the bank for processing

Merchant Card Services

- Provide additional payment options for your customers
- · Accept major credit and debit cards for increased versatility
- Includes comprehensive reporting tools

Automated Clearing House (ACH) Services

- · Conduct a number of outgoing payments 24/7, electronically
- · Schedule one-time or recurring outgoing payments
- Increase productivity by automating processes



Learn More +

Learn More F

Learn More F

Business Digital Banking

Online Banking & Bill Pay

Online Banking

- · Free, secure, and easy-to-use service for Central Bank business customers
- · Manage a number of banking activities anytime, anywhere with internet access:
 - Access eStatements
 - · View account balances and history
 - Transfer funds between accounts (one-time and recurring transfers).
 - View checks written
 - Make loan payments
 - And more

Bill Pay

- · Pay one-time or recurring bills with ease:
 - Schedule payments in advance
 - Set up payment reminders
 - Ensure payments are received on time
 - Have all payee information in one convenient place
 - Retain funds until paper drafts are presented for payment.
- Avoid paper clutter
- More secure than paper billing
- Make more time for yourself; fewer bank trips necessary
- · Print or download to popular financial management software

Mobile Banking with Mobile Deposit

Mobile Banking

- Fast, free, and secure service for business customers enrolled in online banking¹
- · Available to Central Bank business customers
- Easily keep track of your finances even on the go:
 - View account balances
 - o Review history
 - Transfer funds between accounts
 - · Receive alerts
 - Pay bills
- · Available via any web-enabled mobile device
- Use this service in two convenient ways:
 - Web browsing
 - App download iPhone[®] | Android[™]
- · Save valuable time and effort; avoid an extra trip to a branch

Mobile Deposit

- · Deposit checks anytime, anywhere from your mobile phone
- + Free service for customers with a Central Bank checking account
- · Deposit your check with a few taps of your linger:
 - Take a picture of the front and back of your check, following the on-screen instructions (make sure you sign it).
 - Select the checking account into which you want to make the deposit
 - Enter the check amount
 - + Verify that everything on the screen is correct, then submit it
 - We'll confirm that the check has been received
- · Save time, avoid unnecessary trips to a branch

Important: When you endorse your check for mobile deposit, please also write "CBIL Mobile Deposit."

¹Wimbes scennes date rates may opply.

eStatements

- · Save paper and save the environment
- Fast, free, and easy alternative to paper statements.
- · Easier to retrieve info when needed
- · Eliminate a paper trail
- Reduce chances of fraud and identity theft
- · Arrive faster than paper statements
- · Simplify record keeping
- · Easily access past statements
- · Ability to download for permanent storage or print if needed
- · Receive email notice when new eStatement is ready



Branch visits are a thing of the past — deposit checks directly from your desk with just a scanner and internet connection. With a expert E-banking staff to help you each step of the way, you never need to worry about coming into the bank for business deposits. Check out more Remote Deposit Capture details below.

- · Deposit checks from your office with a scanner provided by Central Bank
- Simply sign, scan, and send checks to the bank for processing
- · Streamline check handling from multiple offices or locations.
- · Enjoy same day credit up to 2:30 pm; realize funds quicker, accelerating cash flow
- Save time; the whole process can be done in a matter of minutes.
- Save money spent on document preparation and transportation
- Reduce the risk of check fraud by eliminating the circulation of paper checks



Open your business up to all major credit and debit cards. The easier it is for customers to buy, the easier it is to make a sale. Boost your bottom line by making it easier for your customers to pay! Check out more details below.

Details	-
 Provide additional payment options for your customers Accept major credit and debit cards for increased versatility Available to Central Bank business customers Boost your bottom line by making it easier for people to pay you Reduce processing time and human error Reduce billing expenses Equipment is easy to use and set up Streamline billing and record-keeping 	

Make sure your money moves on time every time — streamline your payments with our comprehensive ACH services. Make and receive payments 24/7, electronically. Even schedule reoccurring payments to give you peace of mind. Check out more ACH details below.

- · Make and receive payments 24/7, electronically
- · Ideal for businesses with a high volume of receivables, including:
 - · Directly deposit employee payroll
 - · Make vendor payments
 - · Pay state and federal taxes
- Access up-to-date records of transactions
- Schedule one-time or recurring outgoing payments
- · Efficient and accurate processing, providing more visibility to your cash position
- Increase productivity by automating processes
- Eliminates wastes and expenses associated with paper checks



Commercial Real Estate Loans

- · Competitive rates for the purchase or refinance of commercial properties
- · Available for owner-occupied or investment properties
- · Work with lenders that know the local real estate market

Business Lines of Credit

- · Ongoing, secured line of credit for a variety of business needs
- Includes many options for acceptable forms of collateral
- Provides greater financial flexibility

Business Term Loans

- · Launch and grow your business with a local partner
- · Competitive, fixed or variable rates for a wide range of expenses
- · Repayment terms customized to fit the needs of your business



Learn Nore +

Learn Hore +

Learn More +



KEY FEATURES





Local Processing



Quick Decisions

Details

- · Competitive rates for the purchase, refinance, or construction of commercial properties
- Available for owner-occupied or investment properties
- · Repayment terms customized to fit your business's unique needs
- · Lending professionals with working knowledge of the local real estate market
- Quick, local decision-making and processing
- · Attentive, friendly service from start to finish

Financial Tools

Personal Financial Statement



Uncertainty is a part of business. A Business Line of Credit is always there for you to tap when you need it most. Competitive rates for short-term and seasonal business needs. Anytime funds when your business needs them most. Check out more loan details below.

KEY FEATURES

Anytime Funds



Details

Competitive rates for short-term and seasonal business needs:

Competitive Rates

- Seasonal demand changes
- Inventory needs
- · Company payroll
- e Working capital
- And more
- Provides greater financial flexibility
- · Revolving credit -- as principal is repaid, more becomes available for use
- Only pay interest on the part that's used¹
- Repayment terms customized to meet the needs of your business.
- · Funds are easily accessible via check
- Quick, local decision-making and processing
- · Attentive, friendly service from start to finish

Financial Tools

Personal Financial Statement



SHARE | PRINT



Need funds to get your business plan rolling? If you can dream it, we can help you achieve it. Work with a local partner to make your business ideas a reality. Our expert staff will assist you and your business from start to finish. Check out more loan details below.



· Competitive rates for a wide range of business expenses:

- · Facility improvements
- Working capital
- Debt consolidation
- · Acquisitions
- And more
- · Repayment terms customized to meet the needs of your business
- Quick, local decision-making and processing.
- · Attentive, friendly service from start to finish

Financial Tools

Personal Financial Statement


Agriculture Real Estate Loans

- · Competitive rates for the purchase of agricultural real estate
- Repayment terms customized to fit your agribusiness's unique needs.
- · Lending professionals with working knowledge of the local real estate market

Livestock Loans

- · Competitive rates for the purchase of livestock
- · Lenders with understanding of local standards
- · Willingness to work with operations of all shapes and sizes

Operating Lines of Credit

- · Competitive rates for a variety of agribusiness needs
- Meet agribusiness needs without cutting into working capital
- · Line of credit adds boosted flexibility to your financing

Crop Production Loans

- · Launch or expand your crop farming operation with a local partner
- · Quick, local decision-making and processing.
- Attentive, friendly service from start to finish



Learn More +

Learn More +

Learn More +



Investments in your farm's future is our top priority. Our partnerships with farmers go as far back as 1907. Put our experience to work for your growing business. Our expert Ag Lenders will work with you from start to finish. Learn more loan details below.



Details

- · Competitive rates for the purchase of land for your agribusiness
- · Repayment terms customized to fit your agribusiness's unique needs
- · Lending professionals with working knowledge of the local real estate market.
- Quick, local decision-making and processing
- · Attentive, friendly service from start to finish

Ag Financial Tools

- Ag Einancial Statement
- Aplincome Expense Projections

KEY FEATURES



Beef, pork, poultry - raise healthy livestock with local lending that's focused on your operational demands. Central Bank's competitively low rates help for the purchase of livestock. With repayment plans designed around you, we have your back. Learn more loan details below.



Details

- · Competitively low rates for the purchase of livestock
- · Accommodating repayment terms that work uniquely for your operation
- · Lenders with understanding of local agricultural standards
- · Willingness to work with operations of all shapes and sizes
- · Local decision-making and processing
- · Attentive, friendly service from start to finish

Ag Financial Tools

- Ag Financial Statement
- Ag Income Expense Projections

KEY FEATURES



Give your agribusiness the funds it needs to grow. We know that your needs can change like the weather. Cover day-to-day demands with a line of credit that's as flexible as you. With anytime funds and revolving credit, you can put your business first. Learn more loan details below.

KEY FEATURES



Competitive Rates



Anytime Funds



Revolving Credit

Details

- · Ongoing credit for a variety of agribusiness needs
- Competitive rates for a wide range seasonal agribusiness demands:
 - Seasonal fluctuations
 - Inventory
 - Capitalize on trade discounts.
 - Working capital
 - Ongoing updates
 - And more
- · Provides greater financial flexibility
- · Repayment customized based on your agribusiness's unique needs
- · Funds available right as you need them; apply once then use again as needed thereafter
- · Revolving credit as principal is repaid, more becomes available for use
- Only pay interest on the part that's used¹
- · Attentive, friendly service from start to finish

Ag Financial Tools

- AgFinancial Statement
- AgIncome Expense Projections



Rotate through your crops with peace of mind knowing the financing for your farmland is taken care of. Central Bank's Crop Production Loans provide competitive rates paired with quick decisions and expert advice. Check out more loan details below.



Details

- · Launch or expand your crop farming operation with a local partner
- Includes competitive rates
- · Repayment terms customized to fit your business's unique needs
- Quick, local decision-making and processing
- · Attentive, friendly service from start to finish

Ag Financial Tools

- Ag Financial Statement
- Ag Income Expense Projections



When you need to make a business purchase, just use your Visa' credit card and enjoy the many benefits that come with it. With a variety of card options available, from low rates to rewards cards, you can run your business your way.

KEY FEATURES



Competitive Rates



Anytime Funds



Rewards Cards

tails	
 Competitive rates for a wide range of expenses¹ 	
 Shop everywhere Visa[®] is accepted — online and in store 	
 Make business purchases with greater security and convenience 	
 Add employee cards at no cost and set spending limits 	
 Easy online access helps you manage your cards 	
 Variety of card options available, from low rate to rewards cards 	
 Each card includes chip security, fraud monitoring, and travel benefits 	
 Quick, local decision-making and processing 	
 Attentive, friendly service from start to finish 	



Trust & Asset Management Division

We take pride in our individualized service provided to our clients. When you work with our Trust Division, you see familiar faces; people who live and work in your community.

Meet Our Officers >

Questions? Contact Us



Sound Investment Strategies

Trust

Administer all estate planning needs according to document language and the goals of beneficiaries. Services include financial and estate planning, goal review and analysis, asset management, bill payment, and all other trust administration requirements. Types of trusts administered include revocable living trust, irrevocable trust, charitable trust, insurance trust, illinois land trust, etc.

Investment Management Agencies

Investment management according to a disciplined strategy with an asset allocation program in order to best achieve your financial goals given your risk tolerance.

Custodial Accounts

Provide recordkeeping and safekeeping services of all types of financial assets (stocks, bonds, mutual funds, certificates of deposits, real estate, insurance, annuities, notes, etc.). Provide consolidated reports and tax information.

Employee Benefit Accounts

Offer a full line of qualified retirement plan options including profit sharing, 401(K), SIMPLE and SEP, etc. along with all administration issues such as employee education, participant statements and IRS compliance and reporting issues.

Individual Retirement Accounts

Traditional IRA, ROTH IRA, and SIMPLE IRA are all available in either a self-directed or managed capacity to meet your retirement goals. A self-directed account offers you the ability to direct the investment while a managed account gives the investment discretion to Central Bank Illinois to best fulfill your financial goals.

Executor Services

Perform all required duties to settle an individual's estate in accordance with the governing document.

More Information and Services

- Internet Statements (PAL) Allows you to view your account with the Central Bank Trust Division.
- Employee 401/K) Account Access For Employee benefit account access.
- Fee Schedule The current fee schedule for Trust Services.
- Geneseo Foundation The charitable foundation administered by Central Bank Illinois.

Why Choose Central Bank with Your Investment?

For more information on any of our Trust services, please contact our Trust Department via online request form or call 309-944-5601.

- · Securing your financial future is our number one goal.
- · We have local people making local decisions.
- Bringing peace of mind to clients for over 100 years.

Visit us in person! We'd love to speak with you about your financial plans and how we can help. We're located at 425 US Hwy 6 East in Geneseo.

Looking to Review Your Portfolio?

Monitor your investments in one single location.



NOT FORCINSURED, NO BARK GUARANTEE, MAY LOSE VALUE



Odyssey Wealth Services

The journey toward financial independence is just as important as the destination. Our name reflects this belief - as Odyssey means, "a long journey full of adventures." As important as it is to reach your future refirement goals, it's just as important to enjoy the current adventure that alms to lead you there.

When you work with Odyssey Wealth Services, we will help you enjoy the He you are currently living, and plan to work toward the luture life you and your family deserve.



Our Team

Guiding you on your journey towards financial wellbeing and confidence, our learn of advisors are caring, focused and knowledgeable. With 51 years of combined experience in financial services, our team is well-versed in the many muances of planning, investing and insurance.

Whether you are already on the road to relement, are saving for your young child's education, or have questions about the insurance the Odyssey Wealth Services team is here to provide professional and personalized planning support.

LEARN MORE



OUR PROCESS

Finances, whether personal or professional, are complicated. While we can't change this fundamental truth, we can help you make sense of your unique wealth whateon

Our simple and effective process was designed to clear contasion by goiding our clearls on their personal journey towards triancial welfness. Working in collaboration as a team, we will help you define, priorition and porture year goals through a comprehensive five-step process.

- Discovery: This initial meeting allows us to get to know you, and you to get to know us. You will meet one on one with one of our advisors and chat about your current concerns and huture goals.
- Education: Once we have an understanding into your personal, professional and financial life goals, we will discuss reserve and characteristics of different asset classes, and their contributions to the overall portfolio asset allocation. Father than fall you what to do, we take the time to educate you so that you can make well-informed decisions with confidence.
- Recommendations: Your advisor will present you with an optimal bliend of investment vehicles to beip you pursue financial welfness. Your personal situation, risk tolerance level, and defined goals will all be incorporated in the recommendations we present.
- Implementation: After warking you through your personalized strategy, we will employ investment methodologies to construct your portfolio in the roost efficient and efficient memory possible
- Active Management: Your plan will be designed to move and change with you, as life evolve and markets fuctuale. Our team will actively manage your portfolio with ongoing reviews to help ensure optimal performance.

Big or small, we understand how difficult it can be to frust someone with your linancial next egg. You should know that from the first time you call our office, you are our number one primity. We will do everything we can to ensure your confidence throughout the process, and will always be there for you to answer questions and address concurse.

Owe us weal lodge, and let's begin your partery lowerds Instical well-being, logether.



ABOUT LPL FINANCIAL

LPLF nancial (Nextag: LPLA) was builded on the principle that the firm should write for the advisor, and hot the inter way around. Today, LPL is a leadert in the markets we same, supporting more than 19,000 financial advisors, 800 institution-based investment programs and 450 independent RIA firms nationwide. We are steedtast in our commitment to the advisors centered model and the belief that Americans deserve access to personalized guidance from a financial advisor. At LPL, independence means first advisors have the fixedom they deserve to choose the business model, services, and technology resources that allow them to run their perfect practice. And they have the fixedom to manage their client relationships, because they know their clients best. Simply put, we take care of our advisors, so they can take care of their clients. For more information about LPL Financial, visit www.ipt.com

Top RiA sustadian (Casali Associates, 2020 U.S. Rib. Mathemplace Report), No. 1 Independent Desire Oneire in the U.S. (Based on Stationement, Financial Planning rangetine Jane 1996-2021). No. 1 provides of third-party Indonese services to Junior and credit arises (2020-2021 Kelser Bielan Research & Danuality Annual (PM Report).

WHAT WE DO

At Odyssey Wealth Services, we have always known that no two clients are exactly alike or share the exact same geals. That is why, when it comes to helping you invest in your financial future, our financial consultants seek to get to know you - your plans, hopes, wortles and needs - before attempting to offer a strategy.

Once your unique circumstances and current investments and savings have been thoroughly assessed, our financial consultants will make incommendations designed with the goal to help you increase the likelihood of achieving your objectives.

We want to learn about you and your financial goals, to find out what you want and help to make it happen.

- Individual Investment Accounts
- · Foundations
- · Corporato Accounts
- · 401(k) and IRA Distribution Options
- + Endowments
- · Retroment Plans
- · College Savings Plate
- Asset Allocation
- · 403(b), SEP and SIMPLE IRAs
- · Long Term Care
- Life Insurance and Life Insurance Reviews.
- · Annual Portfolio Review

Please contact us with your current ennail address so we may add you to our email blasts:



Check the background of your financial professional on FINRA's BrokerCheck.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. Please consult legal or tax professionals for specific information regarding your individual situation. Some of this material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named representative, broker - dealer, state - or SEC - registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security.

We take protecting your data and privacy very seriously. As of January 1, 2020 the <u>California Consumer Privacy Act (CCPA</u>) suggests the following link as an extra measure to safeguard your data: <u>Do not sell my personal information</u>.

Copyright 2023 FMG Suite.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member <u>FINRA</u> & <u>SIPC</u>).

Insurance products are offered through LPL or its licensed affiliates. Central Bank of Illinois and Odyssey Wealth Services are not registered as a broker-dealer or investment advisor.

Registered representatives of LPL offer products and services using Odyssey Wealth Services, and may also be employees of Central Bank of Illinois

These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Central Bank of Illinois or Odyssey Wealth Services.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
-------------------------------------------------------	---------------------	----------------------------------	----------------

The LPL Financial representative associated with this website may discuss and/or transact securities business only with residents of the following states: AL, AZ, CA, CO, FL, GA, HI, IA, IL, IN, MI, MN, MO, MT, NJ, OH, SC, TX, VA, WA, WI

Your Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services.

Please visit <u>https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html</u> or scan the QR code below to more detailed information.



CENTRAL BANK ILLINOIS GEOGRAPHIC LOCATIONS 3/13/24

39

Odell

Cornell



EXHIBIT "A" - GEOGRAPHIC LENDING AREA

HENRY COUNTY - WHITESIDE COUNTY - LEE COUNTY BUREAU COUNTY - LASALLE COUNTY - OGLE COUNTY STATE OF ILLINOIS



Datzell Pere Pere 9 9619 Mej [ł, 34 j 96 لے ایے ایک تک Derplue 9652 Spring Valley 9651 Cherry McNado Ardington Seatonville Mark La Molle 9650 Hennepin 9546 Bureau Junction ~ 9647 Malden Princelon 9654 896 Óhio **1653** Tiskliwa 9655 Wyanet Wahut Bradford Manlius Deer Grove Buda 9648 New Bodford Sheffield 9656 Nepanset 9514 Mirreral Annawan Hooppole 8 Ewahaa 310 Alkinson 305 ģ Galva

CBI Bureau Co AA

0



CBI Henry CO AA

:

Ō

 \bigcirc



CBI LaSalle Co AA

O

0



CBI Lee Co AA

 \bigcirc







CBI Whiteside Co AA

O

Q



US N Constant in the Automatical Management Statement Annual Conversion-Molecul-Posts Interes, while Merroadeaux St.

Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area IL Demographic Dat: **Boundary Map**



Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area Data & Demographics (As of July 1, 2016)

POPULATION		HOUSINO	
Lotal Population	386,688	Total Housing Units	172 407 (190%)
Population in Households	375.969	Center Occupied Hu	110.270 (84 U%)
Fopulation in Families	300.759	Rener Cocupied His	46.691 (25.2%)
Fepulation in Group Onris	8,719	Webert Housing Lynda	13, dag (7 8%)
Population Density	171	Medien Home Value	\$129,664
One refy Inces ²	40	Average Home Value	\$156,509

HOUSEHOLDS		RACOME	
Told' Households	158 961	Vetian Household Income	\$51,000
Assign muschold Size	z 30	Average household income	\$50,515
Fernity Households	101.665	Per Grana Income	528 E18
Аннари Балжу Укри	3		

(Compnund Annual Grawth Raise)	
3010-2015	2015-2020
0.08%e	C.35%
0. 39%	0.36%
0.23%c	û 78%
	7010-2015 0 38% 0 39%

- High Store
- persisten
- Homes Reserves Information Technology
- Раз-Пта
- + Betel

- Same 6 ministering
- Transientellerer

http://illinois.hometownlocator.com/cities/msa/msa,id,19340.cfm

()

	Mediar Housensia Income	0.72%
	Per Capital normo	1.54%
2	Fopuesta Centry - Foto Fopuesta per Journe nile	
z.	Fire Diversity index revealed to Lis 100 their sense in the Method Network, we proper crosses a meson non-sense and needs	N SERVICE

2) Fire Diversity Index reverses of D to 100 their sectorements the Methylector Reverse property counting measurement and me Advected and measurement and me Development and measurement an

population is sweetly devotes and two anatomic sections groups

Easter on Densis 2010 counts, the Desiredy more by the Gebre States was 60.6 and it is separately excesses to 64.6 by U.S. 1, Some

Know Resourch Tonis AhmineTL Advectise Here References Legal Privacy Condict Advantage Legen

Copyright (* 2017 Alf Linter Au-Water Le Bergerin, Grief Tap



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).





Loan to Deposit Ratio

Príor calendar year

12/31/2023	09/30/2023	06/30/2023	03/31/2023
87.97%	86.64%	83.55%	80.42%

12/31/2022	09/30/2022	06/30/2022	03/31/2022
79.00%	66.78%	62.45%	62.50%