

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 low-income 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

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PUBLIC DISCLOSURE

November 29, 2021

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.

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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 and other lending related activities are 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.

Discriminatory or Other Illegal Credit Practices

Examiners did not identify any evidence of discriminatory or other illegal practices; therefore, this consideration did not affect the overall CRA rating.

DESCRIPTION OF INSTITUTION

Background

Central Bank Illinois (CBI) is headquartered in Geneseo, Illinois (population 6,463) and operates in the northwest part of Illinois within Henry, Bureau, Lee, LaSalle, 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 October 15, 2018 based on Interagency Intermediate Small Institution Examination Procedures.

Operations

CBI operates nine offices in its combined assessment area, which is comprised of Henry County located in the Davenport-Moline-Rock Island (IL-IA) Metropolitan Statistical Area (MSA) #19340 and Bureau, Lee, Whiteside, LaSalle and Ogle Counties located in the non-MSA portions of Illinois. The institution offers commercial, agricultural, home mortgage, and consumer loans, which are the primary lending focuses of the bank. Deposit products include regular checking, savings, money market deposit accounts, and certificates of deposits. The bank provides access to bank accounts through internet and mobile banking, mobile check deposit, person-to-person payments, and automated teller machines (ATMs). The bank also provides access to the Veteran's Administration loans and 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 mortgages.

Ability and Capacity

CBI's assets totaled \$1.1 billion as of September 30, 2021 and included total loans of \$557.1 million and securities totaling \$456.7 million. The loan portfolio is illustrated in the following table.

Loan Portfolio Distrib	ution as of 9/30/2021	
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	35,684	6.4
Secured by Farmland	140,226	25.2
Secured by 1-4 Family Residential Properties	69,785	12.5
Secured by Multi-family (5 or more) Residential Properties	52,129	9.4
Secured by Non-farm Non-Residential Properties	139,004	25.0
Total Real Estate Loans	436,828	78.4
Commercial and Industrial Loans	54,132	9.7
Agricultural Production and Other Loans to Farmers	55,275	9.9
Consumer	6,139	1.1
Obligations of States and Political Subdivisions in the United States	4,753	0.9
Other Loans	0	0.0
Total Loans	557,127	100.0
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

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, Illinois MSA #19340 and five counties (Bureau, Lee, Whiteside, LaSalle, and Ogle) 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 October 15, 2018 to the current evaluation dated November 29, 2021. 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 performance. A vast majority of its loans and branch locations are in the Non-MSA assessment area. Therefore, the bank's performance in the Non-MSA assessment area received the most weight in the overall evaluation.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage, commercial, and agricultural loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. All three of these loan types are weighted the same 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 trends that materially affect the conclusions. This evaluation only presents information for 2020, 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 review, examiners evaluated lending performance based on all small farm and small business loans originated or renewed in calendar year 2020, as well as home mortgage loan data collected under the Home Mortgage Disclosure Act (HMDA) for 2018, 2019, and 2020. Data will be compared to the 2015 American Community Survey (ACS) Census Data. The bank is not required to report small business and small farm loan data and does not elect to do so; therefore, examiners compared the bank's performance to demographic data. All loans

originated within the bank's assessment areas were considered under the geographic distribution criterion, while examiners performed 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 by product for each assessment area.

Loan Products Reviewed									
I con Cotogowy	Un	iverse	Sample for Bo	orrower Profile					
Loan Category	#	\$(000s)	#	\$(000s)					
HMDA 2018	275	28,447							
HMDA 2019	374	41,062							
HMDA 2020	915	119,466							
Small Business	211	28,870	81	10,267					
Small Farm	151	21,226	73	10,212					
Source: Bank Data; 2018-20	020 HMDA Reported	Data							

Community development loans, qualified investments, and community development services initiated or maintained by the bank since the previous CRA performance evaluation dated October 15, 2018 were also reviewed and considered in this evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, the bank'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 the bank. .

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 69.7 percent over the past 12 calendar quarters from December 31, 2018 to September 30, 2021. The ratio ranged from a low of 60.0 percent as of March 31, 2021 to a high of 76.5 percent as of June 30, 2019. The ratio remained generally stable with a slight decrease near the end of 2020 due to an increase in deposits.

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 Ratio Comparison								
Bank	Total Assets as of 09/30/2021 (\$000s)	Average Net LTD Ratio (%)						
Central Bank Illinois	1,094,117	69.7						
Similarly-Situated Institution #1	1,374,935	93.1						
Similarly-Situated Institution #2	628,533	38.5						
Similarly-Situated Institution #3	602,485	76.7						

Additionally, the bank has the ability to originate mortgage loans that are subsequently sold through secondary market relationships; these loans are not included in the bank's ratio. CBI reported originating 210 loans totaling approximately \$22.9 million sold on the secondary market in 2020; therefore indicating the bank's willingness to lend.

Assessment Area Concentration

All home mortgage loans originated in 2018, 2019, and 2020, and all small business and small farm loans originated in 2020 were analyzed to determine the portion of loans extended inside and outside the assessment areas. Overall, the bank 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.

		Lending	Inside a	nd Outs	ide of the	Assessmen	t Area			
	N	umber (of Loans			Dollar A	Total			
Loan Category	Inside		Outs	Outside		Insid		le	Outsi	
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2018	275	78.1	77	21.9	352	28,447	37.7	46,982	62.3	75,430
2019	374	80.3	92	19.7	466	41,062	71.4	16,426	28.6	57,488
2020	915	78.9	245	21.1	1,160	119,466	69.1	53,355	30.9	172,821
Subtotal	1,564	79.1	414	20.9	1,978	188,975	61.8	116,763	39.2	305,739
Small Business										
2020	211	83.7	41	16.3	252	28,869	85.6	4,871	14.4	33,740
Small Farm										
2020	151	84.4	28	15.6	179	21,226	81.3	4,874	18.7	26,100
Sources: Bank Data and 20	018, 2019, ar	ıd 2020 H!	MDA LARs							

Geographic Distribution

The bank's geographic distribution of loans reflects reasonable penetration throughout the assessment areas, including in the 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 the bank's record of extending loans to individuals, businesses, and farms in low- and moderate-income census tracts for this review. 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 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 the bank 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 by the bank:

- CBI offers low down payment mortgage financing with private mortgage insurance (PMI), which can often benefit low- and moderate-income borrowers who cannot typically meet larger down payment requirements. In 2020, CBI originated 56 loans with PMI totaling over \$6.0 million.
- 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 2020, the bank originated 27 loans totaling over \$2.6 million.
- 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 2020, CBI originated six loans totaling over \$1.2 million.
- CBI participates in the Federal Home Loan Bank of Chicago's Down Payment Plus Program, which provides grants to LMI individuals who need assistance with a down payment for a home loan. In 2020, the institution originated four of these grants for \$24,000.
- CBI was very active in the SBA's Payment Protection Program (PPP) in response to the coronavirus pandemic. In 2020, CBI originated 480 PPP loans totaling \$38.6 million.

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. While the bank's community development services are responsive to the assessment area (AA) needs, they are not particularly innovative. Examiners considered the institution's capacity and the need and availability of such opportunities in each assessment area (AA). Similar to the Lending Test, the bank's performance in the Non-MSA assessment area received more weight and supports this conclusion.

Community Development Loans

CBI originated eight community development loans totaling \$10.5 million during the evaluation period. This level of community development lending, by dollar volume, represents 1.9 percent of net loans and less than one percent of total assets as of September 30, 2021.

This lending performance is less by number to the prior evaluation level when 17 community development loans were originated, but similar to the 11 loans originated inside the bank's assessment area at the last evaluation. However, by dollar amount the performance is above the prior evaluation level when loans totaling \$3.7 million were originated and represented less than one percent of net loans.

The level of community development lending, by number and dollar amount, is comparable to six other intermediate small banks that were evaluated for CRA purposes during the current evaluation period. These institutions originated from three to 53 community development loans ranging from 1.6 to 6.8 percent of net loans. CBI's ratio was the same as two other institutions. The following tables illustrate the bank's community development lending activity by year, purpose, and AA.

			(Communit	y Dev	elopment l	Lend	ing				
Activity Year	Affordable Housing			Community Services		Economic Development		Revitalize or Stabilize		nborhood oilization	Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
10/16/2018 – 12/31/2018	-	-	-	-	-	-	-	-	-	-	0	0
2019	2	424	3	5,550	-	-	-	-	-	-	5	5,974
2020	-	-	1	4,425	1	38	-	-	-	-	2	4,463
2021	-	-	-	-	1	30	-	-	-	-	1	30
Total	2	424	4	9,975	2	68	0	0	0	0	8	10,467
Source: Bank Records,	'-' No a	lata	•	•	•	•	•	•		•		•

Assessment Area (AA)	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000	#	\$(000	#	\$(000s)	#	\$(000s	#	\$(000s)	#	\$(000s)
#19340 MSA	-	-	-	-	-	-	-	-	-	-	0	0
Illinois Non-MSA	2	424	4	9,975	2	68	0	0	0	0	8	10,467
Statewide	-	-	-	-	-	-	-	-	-	-	0	0
Regional	-	-	-	-			-	-	-	-	0	0
Total	2	424	4	9,975	2	68	0	0	0	0	8	10,467

The bank's community development lending activity promoted economic growth and development, and provided affordable housing in the assessment area. Further discussion of the bank's community development loans, including notable activity is located in the separate AA sections of this evaluation.

Qualified Investments

CBI held 108 qualified investments totaling \$17.7 million during the evaluation period, which included 66 donations and grants totaling \$87,672. This level of qualified investments, by dollar volume, represents 3.9 percent of total securities and 1.6 percent of total assets as of September 30, 2021. The bank's qualified investments by percentage of both total securities and total assets is similar to the previous evaluation, when qualified investments represented 3.6 percent of total securities and 1.3 percent of total assets. Qualified investments by number and dollar amount is significantly higher than at the previous evaluation when CBI had 68 qualified investments totaling \$11.1 million.

				Qua	lified	Investmen	ts					
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	32	12,358	-	-	-	-	-	-	32	12,358
10/16/2018 -			7	1,502	1	<1	_		_	_	8	1,502
12/31/2018	_	-	,	1,302	1	<1	_	_	-	-	o	1,502
2019	-	-	13	24	1	<1	-	-	-	-	14	25
2020	-	-	33	2,007	4	4	-	-	-	-	37	2,011
2021	-	-	16	1,775	1	<1	-	-	-	-	17	1775
Total	0	0	101	17,666	7	5	0	0	0	0	108	17,671

The bank's level of qualified investments, by dollar volume, compares favorably to three of six other intermediate small banks that have been 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 15.5 percent. CBI's ratio of 3.6 percent ranked the fourth highest among the seven institutions. The following tables illustrate the bank's qualified investment activity by year, purpose and by individual assessment area. Further discussion of the bank's qualified investments is located in the separate assessment area sections of this evaluation.

			Quali	fied Inves	tmen	ts by Asses	sme	ent Area				
Assessment Area (AA)	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s
#19340 MSA	-	-	18	341	1	2	-	-	-	-	19	343
Illinois Non-MSA	-	-	46	1,338	6	3	-	-	-	-	52	1,341
Statewide	-	-	37	15,987	-	-	-	-	-	-	37	15,987
Regional Activities	-	-	-	-	-	-	-	-	_	-	0	0
Total	0	0	101	17,666	7	5	0	0	0	0	108	17,671
Source: Bank Records, '-'	No d	ata		•	•			•		•	•	

Community Development Services

During the current evaluation period, bank employees provided 42 instances of financial expertise or technical assistance to various community development organizations.

Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Neighborhood Stabilization	Totals	
	#	#	#	#	#	#	
2018	-	-	-	-	-	0	
2019	-	6	4	-	-	10	
2020	-	10	7	-	-	17	
2021	1	9	5	-	-	15	
Total	1	25	16	0	0	42	

CBI's level of community development services is also comparable to six comparable institutions evaluated for CRA purposes during the current evaluation period. Specifically, the six institutions provided 26 to 132 instances of qualifying services to various community development organizations. The following table illustrates the bank's services by year, purpose and by AA.

Assessment Area (AA)	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Neighborhood Stabilization	Totals
	#	#	#	#	#	#
#19340 MSA	1	9	7	=	-	17
Illinois Non-MSA	-	16	9	-	-	25
Statewide	-	-	-	-	-	0
Regional Activities	-	-	-	-	-	0
Total	1	25	16	0	0	42

Further discussion of the bank's community development services can be found in the separate AA sections of this evaluation.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal practices; therefore, this consideration did not affect the overall CRA rating.

ILLINOIS #19340 MSA ASSESSMENT AREA- Full-Scope Review

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

CBI has designated one assessment area that is included in the Davenport-Moline-Rock Island, IA-IL MSA. The #19340 MSA assessment area consists of all of Henry County, which is comprised of thirteen census tracts. As mentioned previously, the bank operates three offices in this assessment area. As of June 30, 2021, the bank had \$277.4 million in deposits in this assessment area, which represents 34.5 percent of the bank's total deposits as of the same date.

Economic and Demographic Data

According to the 2015 American Community Survey, the thirteen census tracts in the county consist of four moderate-income, seven middle-income, and two upper-income tracts. The following table illustrates select demographic characteristics of the #19340 MSA assessment area.

Demogra	aphic Inform	nation of th	ne Assessment	Area		
	Assessmen	t Area: #19	9340 MSA			
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	30.8	53.8	15.4	0.0
Population by Geography	49,883	0.0	25.5	56.0	18.5	0.0
Housing Units by Geography	22,112	0.0	27.2	56.1	16.6	0.0
Owner-Occupied Units by Geography	15,844	0.0	22.3	57.4	20.3	0.0
Occupied Rental Units by Geography	4,326	0.0	39.9	53.6	6.5	0.0
Vacant Units by Geography	1,942	0.0	39.4	51.3	9.2	0.0
Businesses by Geography	2,757	0.0	21.3	62.9	15.9	0.0
Farms by Geography	423	0.0	7.1	78.0	14.9	0.0
Family Distribution by Income Level	13,743	19.4	18.4	23.0	39.2	0.0
Household Distribution by Income Level	20,170	22.2	16.4	19.4	41.9	0.0
Median Family Income MSA - 19340 Davenport-Moline-Rock Island, IA-IL MSA		\$66,600	Median Hous	ing Value		\$105,354
	•		Median Gross	Rent		\$581
			Families Belo	w Poverty Le	evel	7.8%

Sources: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.

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	Middle 80% to <120%	Upper ≥120%							
Davenport-I	Davenport-Moline-Rock Island, IA-IL MSA Median Family Income (19340)								
2020 (\$75,400)	<\$37,700	\$37,700 to <\$60,320	\$60,320 to <\$90,480	≥\$90,480					
Source: FFIEC									

The analysis of small business loans under the borrower profile criterion compares the distribution of loans to the distribution of businesses and farms by revenue category. According to 2020 D&B data, the assessment area contained 2,757 businesses. Gross annual revenues (GARs) for these businesses are below:

- 78.6 percent have GARs of \$1 million or less,
- 5.7 percent have GARs over \$1 million, and
- 15.7 percent have unknown GARs.

The assessment area also contains 423 farms. GARs for these farms are as follows:

- 97.9 percent have GARs of \$1 million or less,
- 0.9 percent have GARs over \$1 million, and
- 1.2 percent have unknown GARs.

Among all farm and non-farm businesses, service industries represent the largest portion of businesses (31.3 percent), followed by retail trade (13.6 percent), agriculture (13.3 percent), and non-classifiable (10.5 percent). In addition, 87.7 percent of assessment area businesses have nine or fewer employees and 85.8 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 AA remains above the national average and below the state of Illinois.

Unemployment Rates					
County or Area	August 2021				
	0/0				
Henry County	6.1				
State of Illinois	6.8				
National Average	5.2				
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, 2021, there were 11 financial institutions operating 25 full-service offices throughout the assessment area. CBI ranked second with 17.3 percent of the deposit market share. The highest-ranked institution had a deposit market share of 19.6 percent.

While the assessment area is moderately competitive for deposits, it is highly competitive for home mortgage loans. In 2020, 141 lenders reported 2,092 home mortgage loans originated or purchased in the assessment area. CBI ranked third with a market share of 8.8 percent among these lenders. The top five lenders accounted for 38.2 percent of the total market share.

Community Contact and Credit Needs

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.

For this evaluation, examiners contacted a representative of an economic development organization in the assessment area. The contact stated that the economic conditions have remained relatively stable with many companies, especially in manufacturing, wanting to expand and grow. However, the hospitality sector has been greatly affected by the Coronavirus pandemic and is still recovering. The housing market remains steady and homes continue to sell quickly, and for higher than asking price. The contact identified small business lending as the most significant need in the area. Overall, the contact indicated that financial institutions appear to be doing well at serving the local communities, and was not aware of any complaints.

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

LENDING TEST

The bank's lending performance reflects adequate responsiveness to the credit needs in the #19340 MSA AA. 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 adequate penetration throughout the AA. CBI's record of home mortgage, small business, and small farm lending 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 the bank's performance to 2020 HMDA aggregate data and to the percentage of owner-occupied housing units by tract income category. The bank's lending in

moderate-income tracts (2.7 percent) was well below both the aggregate data (9.2 percent) and the demographic data (22.3 percent) in 2020. As mentioned previously, the assessment area is highly competitive for home mortgage loans. In 2020, CBI ranked ninth of 45 institutions with a 2.6 percent market share lending in moderate-income tracts. National banks and credit unions, who hold the top market share, maintain a larger branch presence within the four moderate-income tracts in the assessment area. The top five lenders account for 49.7 percent of the market share in the moderate-income tracts. The nearest CBI banking office to these moderate-income tracts is approximately 22 miles away. These physical factors limit the bank's ability to attract borrowers from these four 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: #19340 MSA										
Tract Income Level % of Owner-Occupied Performance Housing Units % of # % \$(000s) %										
Moderate	22.3	9.2	5	2.7	609	2.1				
Middle	57.4	62.7	138	75.4	21,614	75.3				
Upper	20.3	28.1	40	21.9	6,474	22.6				
Totals	100.0	100.0	183	100.0	28,697	100.0				

Sources: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data. 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 the bank's small business lending to the distribution of businesses by tract income level throughout the assessment area. As shown in the following table, the bank's small business lending in 2020 was lower than the percentage of businesses in the assessment area in moderate-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.

Geographic Distribution of Small Business Loans									
Assessment Area: #19340 MSA									
Tract Income Level % of Businesses # % \$(000s) %									
Moderate	21.3	3	7.5	1,055	14.6				
Middle	62.9	35	87.5	5,281	74.3				
Upper	15.9	2	5.0	767	10.8				
Totals 100.0 40 100.0 7,103 100.0									
Sources: 2020 D&R Data: Bank Data		1							

Sources: 2020 D&B Data; Bank Data.

Due to rounding, totals may not equal 100.0%

CBI's lending in moderate-income tracts in this assessment area has increased since the last evaluation when the bank did not originate any small business loans in the four tracts. The bank's increase in lending volume despite the physical factors affecting their ability to attract borrowers demonstrates a willingness to meet the credit needs of businesses throughout the assessment area.

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, the bank did not originate any small farm loans in 2020 in moderate-income tracts. However, the moderate-income tracts only contained 7.1 percent of the farming operations in 2017. 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. Again, the distance to these tracts and the competition in these tracts further limits the bank's ability to attract borrowers from the moderate-income tracts.

Geographic Distribution of Small Farm Loans Assessment Area: #19340 MSA									
Tract Income Level % of Farms # % \$(000s) %									
Moderate	7.1								
Middle	78.0	22	84.6	1,912	73.7				
Upper	14.9	4	15.4	683	26.3				
Totals 100.0 26 100.0 2,595 100.0									

Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. This conclusion is supported by an adequate penetration of small businesses and small farms of different revenue sizes and home mortgage lending to individuals of different income levels. Examiners focused on the percentage by number of small business loans to businesses and farms with GARs of \$1 million or less. They also focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. 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 the bank's performance to both aggregate and demographic data.

The following table shows the percentage of low-income borrowers in this AA (demographic) was 19.4 percent. Additionally, 7.8 percent of the AA'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 2020, CBI originated 6.6 percent of its home mortgage loans to low-income borrowers. This level of lending is comparable to both aggregate data and the percent of

low-income families with the financial means to qualify or afford a home mortgage loan. Additionally, the bank ranked first of 52 lenders with a 7.9 percent market share lending to low-income borrowers in this assessment area. The bank's performance to moderate-income borrowers was below both the demographic and aggregate data in 2020. CBI ranked fifth of 68 lenders with a 5.3 percent market share to moderate-income borrowers. This demonstrates a willingness to lend borrowers of different incomes, particularly to low- and moderate-income borrowers.

Dist	Distribution of Home Mortgage Loans by Borrower Income Level								
Assessment Area: #19340 MSA									
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%			
Low	19.4	7.3	12	6.6	744	2.6			
Moderate	18.4	18.0	20	10.9	2,051	7.1			
Middle	23.0	20.2	38	20.8	5,211	18.2			
Upper	39.2	36.0	92	50.3	15,215	53.0			
Not Available	0.0	18.5	21	11.5	5,477	19.1			
Totals	100.0	100.0	183	100.0	28,697	100.0			

Sources: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 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 76.7 percent of its small business loans in this AA to businesses with GARs of \$1 million or less in 2020, which is comparable to the percentage of businesses in the AA for the year at 78.6 percent.

Distribution of Small Business Loans by Gross Annual Revenue Category								
Assessment Area: #19340 MSA								
Gross Revenue Level % of Businesses # % \$(000s) %								
<=\$1,000,000	78.6	23	76.7	5,651	74.7			
>\$1,000,000	5.6	7	23.3	1,912	25.3			
Revenue Not Available	15.7							
Totals 100.0 30 100.0 7,563 100.0								

Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%

Small Farm

The distribution of small farm loans reflects reasonable penetration of loans to farms of different sizes. As shown in the following table, CBI originated 96.2 percent of its small farm loans in this AA to farms with GARs of \$1 million or less in 2020, which is comparable to the percentage of farms in the AA for the year at 97.9 percent.

Distribution of Small Farm Loans by Gross Annual Revenue Category									
Assessment Area: #19340 MSA									
Gross Revenue Level % of Farms # % \$(000s) %									
<=\$1,000,000	97.9	25	96.2	2,445	94.2				
>\$1,000,000	0.9	1	3.8	150	5.8				
Revenue Not Available	1.2			-					
Totals 100.0 26 100.0 2,595 100.0									

Sources: 2020 D&B Data; Bank Data; "--" data not available.

Due to rounding, totals may 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 an adequate responsiveness to the community development needs of its assessment area through qualified investments and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities.

Community Development Loans

CBI did not originate any community development loans during the current evaluation period in the #19340 MSA assessment area. The bank originated one community development loan totaling \$269,000 at the previous evaluation.

Qualified Investments

CBI held two qualified investments totaling \$311,295. This dollar amount of investments equates to less than one percent of total assets and less than one percent of total securities as of September 30, 2021. Prior to the evaluation period, CBI purchased two bonds for school districts where the majority of students were defined as low-income. 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 AA. It is noted that the bank purchased four qualified investments totaling \$1,770,000 in school bonds for a district where over 90 percent of students are defined as low-income in Rock Island County. Rock Island County neighbors the bank's assessment area and the school is located roughly nine miles from the bank's branch. This demonstrates CBI's willingness to invest in the community when opportunities are present.

CBI had 15 qualified grants and donations totaling \$26,000 within this AA during the review period. These grants help low- and moderate-income families and promote economic development 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 or promotes economic development.

		Qua	lified	Investmer	nts in	the #19340 I	MSA	Assessmen	ıt Arc	ea			
Activity Year	Activity Year Affordable Housing			Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
Prior Period	-	-	2	311	-	-	-	-	-	-	2	311	
10/16/2018 – 12/31/2018	-	-	-	-	-	-	-	-	-	-	-	-	
2019	-	-	-	-	-	-	-	-	-	-	-	-	
2020	-	-	-	-	-	-	-	-	-	-	-	-	
2021	-	-	-	=	-	=	-	=	-	-	-	-	
Subtotal	-	-	-	-	-	-	-	-	-	_	-	-	
Qualified Grants & Donations	-	-	16	30	1	2	-	-	-	-	17	32	
Total	-	-	18	341	1	2	-	-	-	-	19	343	
Source: Bank Reco	rds; '-	' No data		1				1		1		•	

Community Development Services

CBI provides a reasonable level of community development services within the #19304 MSA assessment area. For the current evaluation period, the bank provided 17 community development services. This level of community development services is below the level of services noted at the previous evaluation when the bank had 32 qualifying services. The following table details the number of bank services by year and purpose.

Activity Year	Affordable Housing			Revitalize or Stabilize	Neighborhood Stabilization	Totals	
	#	#	#	#	#	#	
2018	=	-	-	-	-	0	
2019	-	2	1	-	-	3	
2020	-	4	4	-	-	8	
2021	1	3	2	-	-	6	
Total	1	9	7	0	0	17	

Below are notable examples of community development services provided by the bank during the current review period in the #19340 MSA AA:

• Bank officer serves as President of economic development corporation, which provides services and facilities to assist small businesses in retaining and creating jobs in the area.

- Bank employees serve on local chamber of commerce, which focuses on bringing new businesses to the community and supporting current businesses. The Chamber assists businesses interested in the TIF districts offered through the City of Geneseo.
- Bank officer served as treasurer of organization promoting economic development in the county.
- Bank officer serves on the board of a local organization, which provides financial assistance and services to people in need.

ILLINOIS NON-MSA – Full-Scope Review

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

CBI has designated one assessment area in the State of Illinois Non-MSA. The Illinois Non-MSA assessment area consists of five full counties: Bureau, Lee, Whiteside, LaSalle, and Ogle, which is comprised of 76 census tracts. The bank operates seven full service offices and two loan production offices in this assessment area. As of June 30, 2021, the bank had \$576.9 million in deposits in its Illinois Non-MSA assessment area, which represents 67.5 percent of the bank's total deposits as of the same date.

Economic and Demographic Data

According to the 2015 American Community Survey (ACS), the 76 census tracts in the assessment area include 8 moderate-income, 54 middle-income, and 14 upper-income. The following table illustrates select demographic characteristics of the Illinois Non-MSA assessment area.

Demogra	Demographic Information of the Assessment Area									
A	Assessment Area: Illinois Non-MSA									
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #				
Geographies (Census Tracts)	76	0.0	10.5	71.1	18.4	0.0				
Population by Geography	291,643	0.0	8.0	72.2	19.7	0.0				
Housing Units by Geography	128,962	0.0	8.7	72.3	19.0	0.0				
Owner-Occupied Units by Geography	86,391	0.0	7.3	71.0	21.7	0.0				
Occupied Rental Units by Geography	29,670	0.0	11.7	76.6	11.7	0.0				
Vacant Units by Geography	12,901	0.0	11.2	71.6	17.3	0.0				
Businesses by Geography	15,675	0.0	10.3	71.7	18.0	0.0				
Farms by Geography	1,519	0.0	2.7	74.3	23.0	0.0				
Family Distribution by Income Level	76,360	17.1	17.7	21.3	44.0	0.0				
Household Distribution by Income Level	116,061	20.8	15.6	17.4	46.1	0.0				
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$119,973				
			Median Gross	Rent	_	\$669				
			Families Belo	w Poverty Le	evel	8.7%				

Sources: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0%

(*) The NA category consists of geographies that have not been assigned an income classification.

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.

	Medi	an Family Income Range	s	
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
	Illinois No	n-MSA Median Family I	ncome	
2020 (\$65,800)	<\$32,900	\$32,900 to <\$52,640	\$52,640 to <\$78,960	≥\$78,960
Source: FFIEC				

The analysis of small business 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 2020 D&B data, there are 15,675 businesses in the AA. Gross annual revenues (GARs) for these businesses are below:

- 77.7 percent have GARs of \$1 million or less,
- 5.9 percent have GARs over \$1 million, and
- 16.4 percent have unknown GARs.

At the prior 2018 evaluation, 1,716 farming operations were located in the AA; however, the number of farming operations continues to decline. According to 2020 D&B data, there are now 1,519 farms in the AA. GARs for these farms are as follows:

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

Among all farm and non-farm businesses, service industries represent the largest portion of businesses (33.9 percent), followed by retail trade (14.5 percent), non-classifiable establishments (11.6 percent), and agriculture (8.8 percent). In addition, 85.8 percent of assessment area businesses have nine or fewer employees and 84.1 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor and Statistics displayed in the table below, indicates that as of October 2021, unemployment rates for all of the counties in the assessment area are slightly lower than state average and remain relatively comparable to the national average unemployment rate.

Illinois Non-MSA Unemployment Rates				
County or Area	October 2021			
	%			
Bureau County	3.7			
LaSalle	4.5			
Lee	3.4			
Ogle	4.4			
Whiteside	3.6			
State of Illinois	5.0			
National Average	4.3			

Competition

CBI's Illinois Non-MSA assessment area is a highly competitive market for deposits. According to the FDIC Deposit Market Share data, as of June 30, 2021, there are 46 financial institutions operating 137 full-service offices throughout the assessment area. CBI ranks third with 5.6 percent of the deposit market share. The highest-ranked institution had a deposit market share of 11.7 percent.

There is also a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2020, 294 lenders reported 8,508 residential mortgage loan originations or purchases in the assessment area. CBI ranked first with a market share of 7.5 percent among these lenders. The top five lenders accounted for 28.3 percent of the total market share.

Community Contact and Credit Needs

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 economic conditions have remained stable in recent years with the exception of individuals and businesses who were affected by the coronavirus pandemic. The population in the area is composed of middle-aged to elderly residents. The major employers in the area are healthcare, local government bodies, and education. The contact stated that recent housing sales prices have increased significantly. The contact also indicated that local financial institutions have been responsive to community lending needs and was not aware of any unmet needs in the area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN ILLINOIS NON-MSA ASSESSMENT AREA

LENDING TEST

The bank's performance under the lending test reflects reasonable responsiveness to the credit needs of the Illinois Non-MSA AA. 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 AA. For this criterion, examiners focused on the percentage by number of loans in low- and moderate-income census tracts. While the bank'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 the bank's performance to 2020 HMDA aggregate data and to the percentage of owner-occupied housing units by tract income category. There are no low-income tracts in the AA.

The bank's lending performance in moderate-income tracts at 0.4 percent is lower than the 7.3 percent of owner-occupied housing units in these geographies. In addition, the bank's performance in moderate-income tracts is below the HMDA aggregate lending data of 3.6 percent. However, the location of the eight 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. Four moderate-income tracts are located in Sterling and Rock Falls. The nearest CBI banking office is approximately 28 miles away from these tracts. In addition, there are eight financial institutions operating 16 banking offices in these two cities. Dixon, Ottawa, Streator, and Peru all have one moderate-income tract in each city. The nearest CBI banking office is 15 miles to Dixon, 17 miles to Ottawa, and 28 miles to Streator. There are seven financial institutions in Dixon, six in Ottawa, and five in Streator. Although CBI's Peru banking office is located within two miles of the moderate-income tract, according to 2015 ACS data the housing composition of this tract includes 50 percent rental units. This limits the number of potential borrowers seeking financing and opportunities to lend in that tract. Due to these performance context issues, CBI's lending performance is considered reasonable.

	Geographic Distribu	ıtion of Home Mortg	age Loans						
Assessment Area: Illinois Non-MSA									
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%			
Moderate	7.3	3.6	3	0.4	224	0.2			
Middle	71.0	64.4	596	81.4	71,566	78.8			
Upper	21.7	32.0	133	18.2	18,980	20.9			
Totals	100.0	100.0	732	100.0	90,769	100.0			

Sources: 2015 ACS; Bank Data, 2020 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 a reasonable dispersion throughout the assessment area when performance context issues are considered. As shown in the following table, in 2020, CBI originated four small business loans (2.3 percent) in the eight moderate-income census tracts located in the assessment area. This is below the percentage of businesses in the assessment area located within these tracts at 10.3 percent. As previously mentioned, of the eight moderate-income census tracts, four are located in the Sterling and Rock Falls area where the bank's nearest banking office is located approximately 28 miles away. In addition, there are eight other financial institutions with a total of 16 banking offices located in this area, which limits the bank's ability to attract additional borrowers from these tracts.

Dixon, Ottawa, Peru, and Streator have one moderate-income census tract each. The nearest CBI banking office is 15 miles to Dixon, 17 miles to Ottawa, and 28 miles to Streator. In Dixon, there are seven financial institutions with 10 banking offices; in Ottawa, there are six financial institutions with 10 banking offices; and in Streator, there are five financial institutions with six banking offices. Similarly, in terms of competition, there are 11 financial institutions with 13 banking offices in Peru/LaSalle. This level of competition limits the bank's ability to attract additional borrowers from these areas.

Geographic Distribution of Small Business Loans Assessment Area: Illinois Non-MSA									
Tract Income Level	% of Businesses	#	%	\$(000s)	%				
Moderate	10.3	4	2.3	630	2.9				
Middle	71.7	150	87.7	18,645	85.7				
Upper	18.0	17	9.9	2,491	11.4				
Totals	100.0	171	100	21,767	100				

Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 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 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, the bank did not originate any sampled small farm loans within the eight moderate-income tracts. The moderate-income census tracts only contain 2.7 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. Also, the bank's nearest banking location and the number of competing financial institutions located in closer proximity to most of these areas further decreases the bank's ability to attract these types of borrowers. As previously mentioned, of the eight moderate-income census tracts in the assessment area, CBI operates a banking office within 2 miles in proximity to the moderate-income census tract located in the Peru/LaSalle area. However, according to D & B data, in 2020, there were only three farming operations in this census tract. In addition, besides CBI, there are 10 other financial institutions with 11 banking offices in the Peru/LaSalle area. The low number of farm operations, along with the level of competition, further limits the bank's ability to attract additional borrowers from this area. Due to the mentioned challenges faced by the bank within this assessment area, performance is considered reasonable.

Ge	ographic Distribu	tion of Small I	Farm Loans						
Assessment Area: Illinois Non-MSA									
Tract Income Level	% of Farms	#	%	\$(000s)	%				
Moderate	2.7								
Middle	74.3	110	88.0	17,172	92.2				
Upper	23.0	15	12.0	1,459	7.8				
Totals	100.0	125	100	18,631	100.0				
Totals Source: 2020 D&B Data; Bank Data; "" da		125	100	18,631	100.0				

Due to rounding, totals may not equal 100.0%

Borrower Profile

CBI's overall distribution of loans to farms and businesses of different sizes and borrowers of different income levels is reasonable. The bank'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 farm and small business 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 the bank's performance to both aggregate and demographic data.

The following table shows the percentage of low-income borrowers in this AA (demographic) was 17.1 percent. Additionally, 11.6 percent the AA'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 2020, CBI originated 4 percent of its home mortgage loans to low-income borrowers. This is comparable to both 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 second at 6.4 percent in terms of market share among lenders.

Additionally, the bank's lending to moderate-income borrowers is above aggregate performance and comparable to the percent of moderate-income families. CBI ranked first among lenders in the assessment area for lending to moderate-income borrowers with an 8.83 percent market share. Overall, the bank's performance represents a willingness to lend to individuals of different income levels.

Dist	tribution of Home	Mortgage Loans	by Borrowe	r Income Le	vel					
Assessment Area: Illinois Non-MSA										
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%				
Low	17.1	5.0	29	4.0	1,712	1.9				
Moderate	17.7	16.3	131	17.9	10,903	12.0				
Middle	21.3	22.3	152	20.8	17,381	19.1				
Upper	44.0	41.7	388	53.0	57,301	63.1				
Not Available	0.0	14.7	32	4.4	3,473	3.8				
Totals	100.0	100.0	732	100.0	90,769	100.0				

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 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 86.3 percent of its small business loans in 2020 to businesses with GARs of \$1 million or less, which is above the percentage of businesses in the assessment area at 77.7 percent.

Distribution of Small Business Loans by Gross Annual Revenue Category									
Assessment Area: Illinois Non-MSA									
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%				
<=\$1,000,000	77.7	44	86.3	2,902	61.7				
>\$1,000,000	5.9	7	13.7	1,803	38.3				
Revenue Not Available	16.4								
Totals	100.0	51	100.0	4,705	100.0				

Source: 2020 D&B Data; Bank Data; "--" data not available.

Due to rounding, totals may not equal 100.0%

Small Farm Loans

CBI's distribution of small farm loans with GARs of \$1 million or less is reasonable. The following table shows that 87.2 percent of small farm loans originated by CBI in 2020 were to farms with GARs of \$1 million or less. This is slightly below the percent of farms in the assessment area in this revenue category at 97.3 percent. The bank continues to maintain established, long-term borrowing relationships with local farmers that have expanding farming operations and continue to seek financing from CBI. In addition, the loan distribution of small farm loans for 2020 shows a loan penetration improvement from the previous evaluation, in which the bank's percent of small farm loans originated to farms with GARs of \$1 million or less was 76.7 percent. This demonstrates a willingness to lend to farming operations of all sizes.

Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: Illinois Non-MSA								
Gross Revenue Level	% of Farms	#	%	\$(000s)	%			
<=\$1,000,000	97.3	41	87.2	6,361	83.5			
>\$1,000,000	1.6	6	12.8	1,256	16.5			
Revenue Not Available	1.1							
Totals	100.0	47	100.0	7,617	100.0			

COMMUNITY DEVELOPMENT TEST

Community development initiatives were evaluated in accordance with the Interagency Intermediate Small Institution Examination Procedures. CBI has demonstrated an 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 eight community development loans totaling \$10.5 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 is comparable by number of loans and represents a significant increase by dollar amount compared to the last evaluation when the bank originated 10 qualified loans totaling \$1.8 million.

The following are highlights of the community development loans originated in the Non-MSA Assessment Area:

• CBI originated two loans to two local small businesses in order to fund the start-up of these businesses in moderate-income tracts. The loans promoted economic development by creating and retaining permanent jobs for low- and moderate-income persons in the assessment area.

- The bank originated two multi-family loans totaling \$424,000. 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 four loans totaling \$9,975,000 to a local critical access hospital to assist in funding the continued operation of the hospital.

This level of activity represents 1.9 percent of total loans as of September 30, 2021. The following table illustrates the bank's community development lending activity by year and purpose.

Activity Year	Affordable Y Year Housing			nmunity ervices		onomic elopment		evitalize Stabilize		hborhood pilization	ŗ	Fotals
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
10/16/2018- 12/31/2018	-	-	-	-	-	-	-	-	-	-	0	0
2019	2	424	3	5,550	-	-	-	-	-	-	5	5,974
2020	-	-	1	4,425	1	38	-	-	-	-	2	4,463
2021	-	-	-	-	1	30	-	-	-	-	1	30
Total	2	424	4	9,975	2	68	-	-	-	-	8	10,467

Qualified Investments

CBI held three qualified investments totaling \$1,285,000. This dollar amount of investments equates to less than one percent of total assets and less than one percent of total securities as of September 30, 2021. This level of investments represents an increase by number and a decrease by dollar amount of qualified investments in this assessment area compared to the last evaluation when the bank held or originated 28 qualified investments and donations totaling \$2.2 million.

During the evaluation period, CBI purchased three bonds totaling \$1,285,000 for a local school district, which had a majority of the students defined as low-income. The bank'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 52 qualified grants and donations totaling \$56,000 within its AA during the review period. This is double the amount of qualified grants and donations made at the last evaluation (26 grants and donations totaling \$26,000). These grants and donations were made to various community organizations that provide services and affordable housing to low- and moderate-income families and promote economic development in the assessment area. The following table illustrates the community development investments by year and purpose.

Activity Year	Affordable Housing					Economic Development		Revitalize or Stabilize		ighborhood abilization	Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	-	-	-	-	-	-	-	-	-	-	-
10/16/2018 – 12/31/2018	-	-	-	-	-	-	-	-	-	-	-	-
2019	1	-	-	-	-	-	1	-	-	-	-	
2020	-	-	3	1,285	-	-	-	-	-	-	3	1,285
2021 YTD	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	1	-	-	-	-	-	-	-	-	-	-	-
Qualified Grants & Donations	1	-	43	53	6	3	-	-	-	-	49	56
Total	-	-	46	1,338	6	3	-	-	-	_	52	1,341

Community Development Services

CBI provides a reasonable level of community development services within the non-MSA assessment area. For the current evaluation period, the bank provided 25 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 19 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	Neighborhood Stabilization	Totals
	#	#	#	#	#	#
2018	-	-	-	-	-	0
2019	-	4	3	-	-	7
2020	-	6	3	-	-	9
2021	-	6	3	-	-	9
Total	-	16	9	-	-	25

Below are notable examples of community development services provided by the bank during the current review period in the non-MSA AA:

- Bank officer serves on a local committee, which provides financing to businesses for the creation of permanent jobs for low- and moderate-income individuals.
- Bank officer serves on the Board of an organization that promotes economic development in Princeton. Sub-committees include a Retail Development Committee and an Industrial Development Committee. The Chamber has a seat on the City of Princeton's Industrial Development Commission Board.
- Bank officer is Treasurer 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:

- 1) 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 loans, 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 middle-income 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

Main Bank

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

Financial 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

Princeton Branch

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

Princeton Loan Production Office

210 S. Main St. Princeton, 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 Main 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

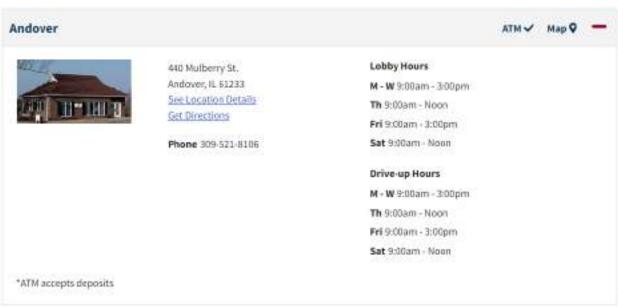












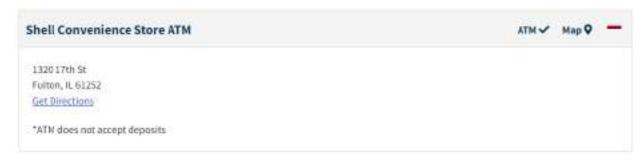
Hammond-Henry Hospital ATM 600 N. College Geneseo, IL 61254 Get Directions *ATM does not accept deposits

North State St. ATM 218 North State St., Geneseo, IL 61254 Get Directions *ATM accepts deposits





Fulton City Hall ATM 413 11th Ave Fulton, IL 61252 Get Directions *ATM does not accept deposits





Princeton 317 S. Main St. Princeton, IL 61356 See Location Details Set Directions Phone 815-875-3333 Phone 815-875-3333 4 F 7:30am - Noon *ATM accepts deposits ATM ✓ Map Q — Lobby Hours M - F 8:00am - 4:00µm Sat 8:00am - Noon Drive-up Hours M - F 7:30am - 5:30µm Sat 7:30am - Noon







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

Drive-up Hours

M - Th 7:30am - 5:30pm

Fri 7:30am - 5:30pm

Sat 8:00am - Noon

"ATM accepts deposits

Ashton







803 Main St. Ashton, IL 61006 See Location Details Get Directions

Phone 815-453-2662

Lobby Hours

M - W 9:00am - 3:00pm

Th 9:00am - Noon

Fri 9:00am - 5:00pm

Sat 9:00am - Noon

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, II. 61081 Phone: 815-564-2010 Census Tract #0013.00 Opened- 08/01/2022

Census Tract#0013.00

New Location Currently Under Construction: 2928 E. Lincolnway Sterling, II. 61081

2017

Ashton Office

803 Main St.

Ashton, Il. 61006

Phone: 815-453-2662 Census Tract #0001.00 Opened - 07/07/2017

Oregon Office

307 Franklin St.

Oregon, Il. 61061

Phone: 815-732-3282 Census Tract #9614.00 Opened- 07/07/2017

Rochelle Office

340 May Mart Dr.

Rochelle, Il. 61068 Phone: 815-562-5571 Census Tract #9611.00

Opened- 07/07/2017

2016

Princeton Loan Production Office

210 S. Main St.

Princeton, Il. 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 Bank Illinois first.

Central Bank Illinois is a high performing community bank founded in 1907 and headquartered in Geneseo, 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 rearing \$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</u>, Inc. <u>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

Account Closed Early Fee	30.89	
(Open less than 90 days)		
Account Reopen Fee	15.89	
(If closed in last 90 days)	D. J. 20.00	
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	
Dormant Maintenance Fee****	Per month 10.00	
Foreign Checks Deposited		
Canadian Checks	Each 9.89	
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)		
IRA Transfer (Outgoing)	30.00	
IRA Pre-59 1/2 Withdrawal Fee (IRA Savings)	15.89	
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	
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 29.89	
(with all check information or single ACH)		
Stop Payment	Each 39.89	
(incomplete check information or recurring ACH)		
Tax Levy, Garnishments &	75.89	
Citations Processing Fee		
Wire Transfers		
Incoming - Domestic	11.89	
Incoming - Foreign / International	17.89	
Outgoing - Domestic	30.89	
Outgoing - Foreign / International	65.89	

^{*} Subject to additional foreign bank charges.

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.

^{**} 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



		Mast Popular		
Best For	REALLY HISH INTEREST	CASH BACK	THE ESSENTIALS	PREMIUM SCOURTY
Account Open in Minutes >	KASASA CASH [*]	HASASK CASH BACK"	NALUE CHECKING	SECURE CHECKING
	Open in Minutes >	Open in Minutes »	Open in Minutes »	Open in Minutes e
	LearnMore	Lauris More	Limit Hore	Learn Maria
Features	1,13% APY* on belaviors up to \$20,000 1,13% to 0,54% APY on belaviors over \$20,000 depending an balance in account* 0,00% APY* if spull flux bots aren't met.	3.00% casis back on debit cost purchases* Casis back ourned as up to \$250 is purchases exentily Earnup to \$98 casis back per year, \$1.58 per months*	Simplified checking with only the experitals	Add tobest security to how you manage your money Includes IDP report! tuits in ordinar telephone protection? Credit and I D theft manifesting!
Hontitry Watrisecution Pee	NONE	work	ayo is the 50 monthly maintenance fee by oral intuining a \$500 arenige daily balance or entelling in estalesments	\$4.92 muntily maintenance feet Busing a \$2 coolst each month by enighing in eStar ments
Refunds on ATM Mithdrawel Fees	Up to 525 munthly*	Up to 525 manually*	nont	NONE
Free Ordine & Mobile Backing Access	Yes**	Veshi	Pos	Ves
Free Debit Card	Yes:	Yes:	Yes	Wei
Minimum Opening Expects	150	\$50	\$50	\$50

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*Special Principant Modes: The depart person function was purmounted on the installability transport conditions and conditions of the Dennife share that persons the people Golden in Benefit under the department for compliance that it of controllability is controllability to controllability and the department of the d

November on the same desirable states and advantage of the same and the same states are same as the same and the same and

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^o 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.

Free Kasasa Cash Back Checking

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)⁴
- 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 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
- . Must 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 cash 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.

KEY FEATURES



Free Debit Card



Free Digital Banking

Details

- · Simplified checking with all the essentials
- Avoid the \$5 monthly maintenance fee by maintaining a \$500 average daily balance or enrolling in eStatements
- · Free withdrawals at all Central Bank ATMs; 51 per withdrawal at foreign ATMs
- · Free digital banking services, including:
 - Free online banking & bill pay
 - Free mobile banking with mobile deposit
 - Free eStatements
- Free Visa debit card¹
- Overdraft Protection available¹
- FDIC insured
- · \$50 minimum deposit to open



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.

KEY FEATURES



Free IDProtect



Free Cellular Telephone Protection



Free Digital Banking

Details

- · 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
- Free Visa debit card¹
- Overdraft Protection available¹
- Includes IDProtect²
- Built-in cellular telephone protection³
- · \$50 minimum deposit to open

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

- · 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

- · 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

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

Certificates of Deposit (CDs)

- · Guaranteed earnings at a competitive, fixed rate
- Offers greater stability than other investment options
- · Wide range of terms (from 91 days to 50 months)

Individual Retirement Accounts (IRAs)

- 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 earnings²

Learn More #

Learn More F

Learn More »

Learn More F

Learn More >

Learn More »

Learn More >

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% APY[‡] depending on the balance in the account
- 0.05% APV[‡] 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:

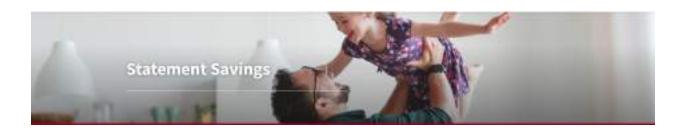
Kasasa Cash:

- · 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.

KEY FEATURES



Competitive Interest



Free Digital Banking

Details

- · 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 balance?
- · \$1 fee per withdrawal in excess of three (3) per month
- · Free digital banking services, including:
 - Free online banking
 - o. Free mobile banking.
 - e. Free eStatements
- · FDIC insured
- · \$100 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.

KEY FEATURES



Tiered Interest



Direct Check Writing



Free Digital Banking

Details

- · Competitive, tiered rates higher balances earn higher rates
 - · Paid on daily balances above \$1,000
 - Compounded and paid monthly¹
 - Statements released monthly
- . 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.

KEY FEATURES



Premium Tiered Interest



Direct Check Writing



Free Digital Banking

Details

- · 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
- \$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

Limits apply Familiamay be submitted for placement only after a deposition enteror 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 negligible of service profits of 6 intraff Network LLC.

I interest rate aubject to change.



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.

KEY FEATURES



Guaranteed Returns



Competitive Interest



No Setup or Maintenance Fees

Request Info >

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
 - o One regular statement.
 - · One year-end tax form
- · Flexible maturity periods available
- · Helps support lending opportunities within your local community

¹Limits 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 Conflicate of Deposit Account Registry Service are registered service marks of intraFI Network.

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







No Setup to Matriaresto a Feet

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)¹
- Additional \$1,000 "catch-up" contribution allowed for ages 50+
- Funds can be used to purchase CDs within IRA
- · \$100 minimum deposit to open

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 IRA³
- · 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

¹consult a tax advisor.

²⁾ introvers rate subject to change.

²Subject to some retrieval occulitions. Consult a tax attense:

² cartain exceptions apply, such as healthcare, purchasing first home, etc.

Consult a tax advisor

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.

KEY FEATURES





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 more²
- · 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 affer three ways to protect yourself from any unexpected overdrafts.

Learn More a

Classic Club

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

Learn Hore t



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 <u>savings account</u> 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 Overdraft Privilege is subject to approval.

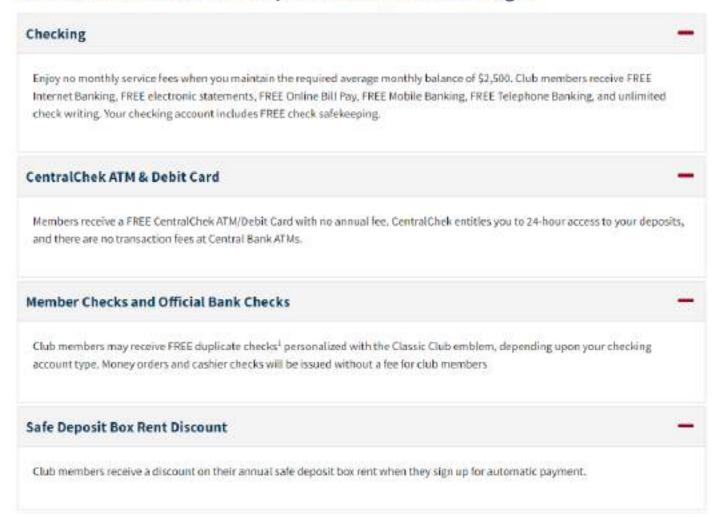
As a member of Central Classic Club you'll make new friends, visit new places, and discover how much fun banking can be. If you are age 50 or better and would like to receive FREE banking benefits while enjoying social and travel opportunities, Classic Club is what you're looking for.

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



Special Travel Offers Throughout the year, one day and extended trips, such as bail 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

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 s

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
 - Make loan payments
 - Deposit anywhere with Mobile Check Deposit

Enroll Today! >

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,

- · 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.

Enroll Now ▶

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.
- Enroll Now >

- 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

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 loan 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

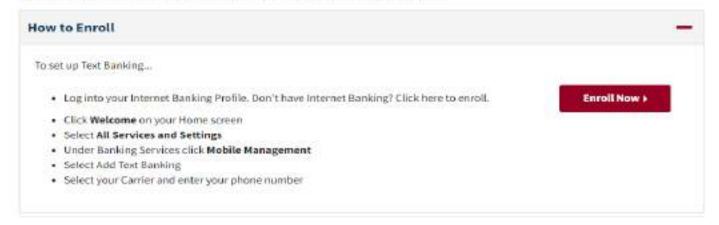


Receive alerts and keep track of your spending, with fast and easy alerts.

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

Learn More >

- · Free Visa" or Mastercard" debit card accepted around the globe and online
- Use your debit card to qualify for rewards with free <u>Kasasa</u> checking accounts (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

Learn More >

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

Learn More >

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

Brella

Learn More F

- 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





Learn More >



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.



Details

- · Free Visa" or Mastercard" debit card accepted around the globe and online
- Use your debit card to qualify for rewards with free Kasasa, checking accounts (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 AFMs
- Withdraw funds from ATMs
- Easily protect your card if lost or stolen
- . Receive card alerts and manage your card through the Brellan ago

Easy Pin Activation Instructions

Learn More >

One-Time Passcode

Mastercord" identity Check "and Visa" Secure is an extra layer of security that help's prevent unauthorized use of your debit card and minimizes the risk of fraudulent transactions. It adds an additional step during the checkout process, requiring 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 invalid 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.



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 Pay™

The Samsung Pay¹⁸ 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 Pay**

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":

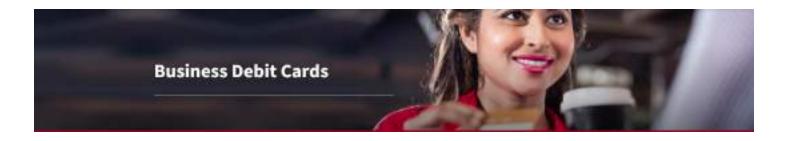
- . Open the Google Pay app on your mobile device and tap the plus sign (+)
- · Follow the instructions to add your Central Bank debit card.
- Set your card as your default card from the Google Pay app. Tap the Cards icon (at the bottom). Then from Payment methods,
 tap the Default icon on your Central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

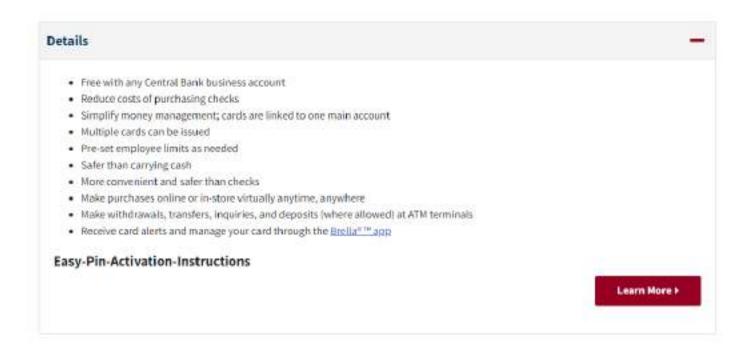
It's easy to connect your Central Bank debit card to Apple Pay®;

- Open the Apple Pay app on your Apple device, and tap the plus sign (+)
- . Use your device's carnera to scan the fron of your Central Bank debit card.
- . Enter your card's CW 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.



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
 - o And more
- · Temporarily block transactions on a card
- · Easily access anytime, via the online portal
- · Downloand the free mobile app





Brella^{©™} Enrollment Instructions

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

- Download Brella^{me} from the Apple App Store or Google Play Store. You can also opt to acess the Brella^{me} Web Portal at http://shazambrella.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
 - e Address
 - o City
 - o 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**** 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 >

Learn More >

Learn More >

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.

KEY FEATURES



Competitive Rates



Refinancing Available



Variety of Programs

- · Competitive rates for home purchase, refinance, or construction
- 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)
 - o 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



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.

KEY FEATURES



Competitive Rates



Local Processing



Quick Decisions

- · Fund almost any dream, goal, or plan affordably
- · 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



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.

KEY FEATURES



Competitive Rates



Cover Overdrafts



Preserve Good Credit

- · 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

Personal Credit Cards

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.

KEY FEATURES



Competitive Rates



Anytime Funds



Rewards Cards

- 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		211
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	First Bag free	
Zippered/Locked Central Bank money bags	20.00	
Additional Bag	20.00	

^{*}Subject to additional foreign bank charges.

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.

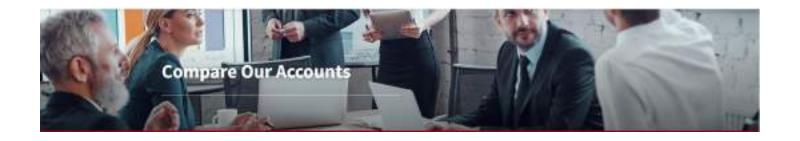
^{**} May be created by check, in-person withdrawal, ATM withdrawal or other electronic means. Items may be presented multiple times, and multiple return item fees may be assessed for the same item.

^{***} 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



Best For HIGHTRANSACTION VOLUME BUSINESS CHECKING Account Sequest Info a	Hast Popular	*	NO MONTHLY MAINTENANCE FEE	EARN INTEREST
	HIGH TRANSACTION VOLUMES	MODERATE TRANSACTION VOLUMES		
	BUSINESS CHECKING	SMALL BUSINESS CHECKING	VALUE BUSINESS CHECKING	COMMERCIAL PLUS CHECKING
	Request info e	Request lefa »	Request Info »	Request Info a
	Learnifform	Learn Mone	Localities	Leanther
Features	Unlimited monthly transactions at loss per-item fees Receive an earnings credit to offset or manimize monthly fees incurred.	200 has item such month Lowper-item fees	So free items each month Low per-item fees	Earn competitive interest on bolances of \$5,000 or more? Unlimited monthly transactions at low per-transfers. Receive an comings credit to offset or minimum monthly less incurred?
Monthly Maintenance Fee	58	Axold the S3 monthly maintenance fee by maintaining an average daily halance of \$2,500 or more	MONE	\$10
Free Online & Mobile Ranking Access	Yes	Veit.	Yes	Tes
Free Business Debit Card	Ves ²	Yes [†]	Yes ²	Yes ³
Minimum Opening Deposit	\$200	\$100	\$100	1500

Business Checking Account:

Small Business Checking:

¹Subject to approval.

Value Business Checking:

¹Subject to approval.

Commercial Plus Checking:

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

³Subject to approval.

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

²Subject to approval.

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

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

- · Ideal for businesses with high transaction volumes
- · \$8 monthly maintenance fee
- · Unlimited monthly transactions at low per-item fees:
 - o 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
- Overdraft Protection available*
- 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.

KEY FEATURES





Free Digital Banking

- 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¢
 - o Rolled coin: 10¢ 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 Mastercard business debit card¹
- Overdraft Protection 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.

KEY FEATURES



No Monthly Maintenance Fee



50 Free Items



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.

KEY FEATURES



Tiered Interest



Earnings Credit



Free Digital Banking

- . 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¢
 - o Per Central Bank deposited: 3¢ 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

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.

- · 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; 25¢ 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
- FDIC insured
- · \$100 minimum deposit to open



Business Statement Savings

- · Keep your excess business funds productive and growing
- . Low 55 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 More >

Learn More F

Learn More >

Learn More 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

- Set aside funds for future business expenses or needs
- · Earn competitive interest on your balance
 - Interest compounded and paid semi-annually²
 - 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 ATM withdrawals at all Central Bank ATMs; \$1 per withdrawal at foreign ATMs.
- Free digital banking services, including:
 - · Free online banking
 - · Free mobile banking
 - Free eStatements
- FDIC insured
- · \$100 minimum deposit to open



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.

KEY FEATURES



Tiered Interest



Direct Check Writing



Free Digital Banking

- · Competitive, tiered rates higher balances earn higher rates
 - Paid on daily balances above \$1,000
 - Compounded and paid monthly¹
 - · Statements released monthly
- · Enjoy 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
- · 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.



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.

KEY FEATURES



Premium Tiered Interest



Direct Check Writing



Free Digital Banking

- · Premium tiered rates higher balances earn higher rates
 - Paid on daily balances above \$25,000
 - · Compounded and paid monthly?
 - · 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.

KEY FEATURES



Guaranteed Returns



Competitive Interest



No Setup or Maintenance Fees

Details

- · Competitive, fixed rates that are higher rates than standard savings
- · Beceive 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. But your higher balances to work, and let us do the work for you.

- Interest above standard savings, which may compare favorably with other investment alternatives.¹
- 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

Limits apply Funds may be submitted for all content unity after a deposition among into a COARS" Deposit Placement Agreement with so. The agreement contains important information and invultions regarding the placement of funds by us. CDARS and Certificien of Deposit Account Regions Service are regionsed service marks of much intensity funds.

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 >

Learn More >

Learn More F

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 e5tatements
 - · 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
 - o. Pay bills
- · Available via any web-enabled mobile device
- . Use this service in two convenient ways:
 - Web browsing
 - o 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 finger:
 - 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
 - e. 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,"

³Wintess comes data 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 eaier for your customers to pay! Check out more details below.

- 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
- · Frovides greater financial flexibility

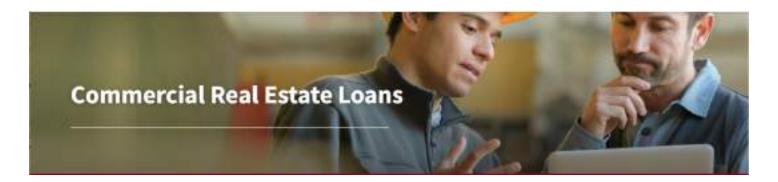
Business Term Loans

- · 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 Hore »

Learn Nore >

Learn Hore >



KEY FEATURES



Competitive Rates



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



Competitive Rates





Details

- Competitive rates for short-term and seasonal business needs:
 - Seasonal demand changes
 - Inventory needs
 - · Company payroll
 - Working capital
 - a 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 used!
- · 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

Request Info >

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.

KEY FEATURES



Competitive Rates



Local Processing



Quick Decisions

Details

- Competitive rates for a wide range of business expenses:
 - · Facility improvements
 - Working capital
 - o Debt consolidation
 - Acquisitions
 - o 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

Learn More +

- · 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

Learn More +

- · 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

Learn More >

- 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

Learn More +

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



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.

KEY FEATURES



Competitive Rates



Local Processing



Quick Decisions

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 Statement
- Ac Income Expense Projections



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.

KEY FEATURES



Competitive Rates



Local Processing



Quick Decisions

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 Statement
- · Az Income Expense Projections

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
 - e 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 used⁴
- · Attentive, friendly service from start to finish

- Ag Financial Statement
- As Income 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.

KEY FEATURES



Competitive Rates



Local Processing



Quick Decisions

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 Statement
- Az 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

Details

- · Competitive rates for a wide range of expenses!
- . 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 five 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.

Client Login >

NOT FOIC INSURED, NO BANK GUARANTEE, MAY LOSE VALUE



Located in Gertral Steek Strots.

Odyssey Wealth Services

The journey toward financial independence is asit as important as the destination. Our name reflects this belief - as Ottyssey means, "a long journey full of adventures." As important as it is to reach your future retirement 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 life you are currently living, and plan to work toward the future life you and your family deserve.



Our Team

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

Whether you are already on the road to relimenent, 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



Located in Gertral Steek Binds.

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 whatever

Our simple and effective process was designed to clear confusion by golding out clients on their personal journey towards treactal welfriess. Working in collaboration as a team, we will help you define, priorition and pursue 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 chief about your current concerns and future goals.
- Education: Once we have an understanding into your personal, professional and financial rife goals, we will discuss resonward characteristics of different asset classes, and their contributions to the overall portfolio asset allocation. Rather than fall you what to do, we take the time to educate you so that you can make well-informed discisions with confidence.
- Recommendations: Your advisor will present you with an optimal bland of investment values to bein you pursue financial welfness. Your personal situation, risk tolerance level, and defined goals will all be incorporated in the recommendations we present.
- Implementation: After waiting you through your personalized strategy, we will employ investment methodologies to construct your portion in the recot effective and efficient memory possible.
- Active Nanagement: Your plan will be designed to move and change with you, as life evolve and markets fluctuate. Our team will actively menage your portfolio with ongoing reviews to help ensure optimal performance.

Sig or small, we understand how difficult it can be to trust someone with your financial need egg. You should know that from the first time you call our office, you are our number one promity. We will do everything see can to ensure your confidence throughout the process, and will always be there for you to answer questions and address concerns.

Owe us a call today, and let's begin your partey towards financial well-being, together



Located in Gental Steek Binds.

ABOUT LPL FINANCIAL

LPI, Financial (Nextag: LPI,A) was founded on the principle that the firm should wrist for the advisor, and not the inter way around. Today, LPI, is a leader* in the markets we serve, supporting more than 18,000 financial advisors, 800 institution-based investment programs and 450 independent RIA firms nationwide. We are sleedfast in our commitment to the advisor-centered model and the belief that Americans deserve access to personalized guidance from a financial advisor. At LPI, independence means that advisors have the feedom they deserve to choose the business model, services, and technology resources that allow them to run their perfect practice. And they have the feedom to manage their client reliablishings, 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 LPI, Financial, visit www.lpt.com.

Top RIA outsides (Cantil Associate, 2020 U.S. RIA Manietplace Report), No. 1 Independent Steiner Desirr in the U.S. (Notes) on test ownerses. Financial Floreing response June 1996-2021).
No. 1 popular of third party landerage revision to fusion and credit solves (2029-2021 Kelser Belon Research & Consultry Associate (2009-2021).

WHAT WE DO

At Odyssey Wealth Services, we have always known that no two clients are exactly alike or share the exact same goals. 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, wornes 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 recommendations 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 Plans
- . 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 enrail address so we may add you to our email blasts:



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

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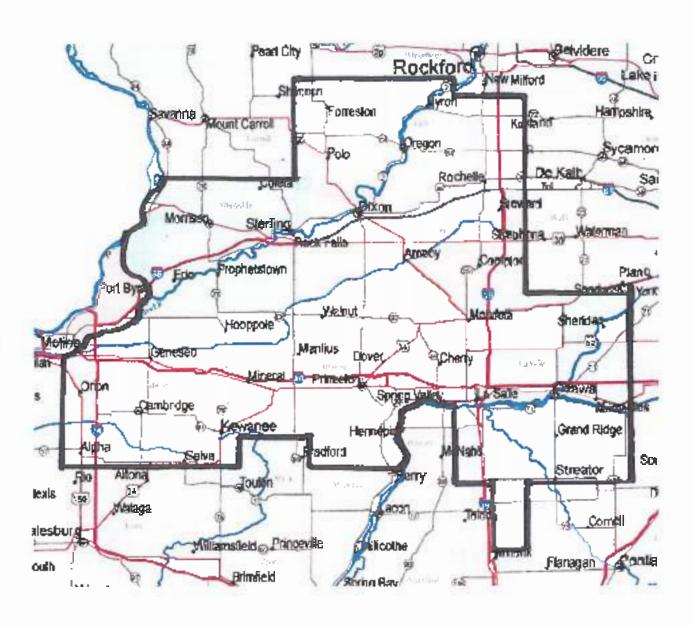
CENTRAL BANK ILLINOIS GEOGRAPHIC LOCATIONS 3/13/24

Cornell

Odell

EXHIBIT "A" - GEOGRAPHIC LENDING AREA

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



CBI Bureau Co AA

CBI Henry Co AA

CBI LaSalle Co AA

CBI Lee Co AA

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Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area IL Demographic Data Boundary Map

Devenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area Boundary Map Illipole Search & Jebreti III roda Chill Paparen CO (British Candes Cate Homeland brise Page dis Directs Hiblioria Landresco Likedgew c Directs Bohash 191 Iliana. 0 moin (9) 7 piece white oddy ø (5) land Day Trendstant Ediobera peo-Ŧ 3ettendori maleu 427 3 0 southern (20) ÷ **(3)** adot, alemilli Viole. Accounting payment and a company Œ (3) 90 IS Curideo à France Business Opportunity mpro.c. Sweening Service Medican' MICKELLY. Commerce * transfer $(10)^{\frac{1}{2}} \log \log 10$ · Carmin Ø. Government * Hinth Silve Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area Data & Demographica (As * (speptulne of July 1, 2016) * Human Rasparoses julprmation Technology • Раз-Пта POPULATION HOUSING * Brint Letal Population 384,688 Total Housing Units 172 407 [190%] * Saves 6 Harverina * Interconsiser Population in Households 379,968 Cenar Oscuped HJ 110 270 (84 0%) Egpulation in Fort∔es 300,799 Renar Cocused His 48 891 (26 2%) Population in Group Gris 8.719 13,446 (7,836) Western Harrison Linds Родишью Овнову Medier Flome Value 171 \$129,864 Deveralty Indias² Average Home Value αп 1156,509 HOUSEHOLDS **BACCIMIE** Told: Households 158 961 Median Household Income \$51,000 Average mousehold Size 2.90 Average household income \$50,515 Femily Households 101.655 Per Capra Income 32B 618 Азигиди Распоу Ягри 3 (Compound Annual Growth Rates) 7010-2015 2016,2094 GROWTH RATES

3 38%

0.39%

0.23%

0.35%

0.36%

0.78%

Population

Hayseholds.

For Just

Median Household Income £ 72%
Per Capital Income £ 1,54%

1) Populator Carety + Foto Papulator peruduare ville.

2. For Divining Indicates scale of C is 108 that is present the Malyhoppine repairs at past or measure of some area, record in an executive of which is provided from the Malyhoppine and the provided scale of the Malyhoppine and Architecture (Observed the Malyhoppine) is every discuss a control to the Malyhoppine in a seriety divided and we control to the Malyhoppine is every divided and we control to the Malyhoppine is every divided and we control to the Malyhoppine is every divided and we control to the Malyhoppine is every divided and we control to the Malyhoppine is every divided and we control to the Malyhoppine is every divided and the Malyhoppine is every divided

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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%