



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



Community Reinvestment Act

Public File

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PUBLIC DISCLOSURE

November 12, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Central Bank Illinois
Certificate Number: 11670

101 North State Street
Geneseo, Illinois 61254

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

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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

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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 were originated in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

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

DESCRIPTION OF INSTITUTION

Background

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

Operations

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

Ability and Capacity

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

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

DESCRIPTION OF ASSESSMENT AREAS

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

SCOPE OF EVALUATION

General Information

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

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

Activities Reviewed

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

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

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

Loan Products Reviewed				
Loan Category	Universe		Loans Sampled	
	#	\$(000s)	#	\$(000s)
HMDA 2021	612	86,125	-	-
HMDA 2022	391	99,581	-	-
HMDA 2023	338	65,060	-	-
Small Business 2023	246	37,362	80	12,684
Small Farm 2023	178	25,591	70	9,765
<i>Source: Bank Data; 2021-2023 HMDA Reported Data</i>				

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

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

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

Loan-to-Deposit Ratio

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

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

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

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

Assessment Area Concentration

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

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$ (000)s
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$ (000)s	%	\$ (000)s	%	
Home Mortgage										
2021	497	81.2	115	18.8	612	58,057	67.4	28,068	32.6	86,125
2022	299	76.5	92	23.5	391	33,741	33.9	65,840	66.1	99,581
2023	288	85.2	50	14.8	338	36,620	56.3	28,440	43.7	65,060
Subtotal	1,084	80.8	257	19.2	1,341	128,418	51.2	122,348	48.8	250,766
Small Business										
2023	218	88.6	28	11.4	246	30,017	80.3	7,345	19.7	37,362
Small Farm										
2023	132	74.2	46	25.8	178	18,726	73.2	6,865	26.8	25,591
Sources: Bank Data and 2021, 2022, and 2023 HMDA LARs. Due to rounding, totals may not equal 100.0%										

Geographic Distribution

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

Borrower Profile

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

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

The following are examples of flexible lending products offered:

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

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

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

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

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

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Illinois MSA #19340	-	-	-	-	-	-	-	-	-	-
Illinois Non-MSA	3	772	-	-	-	-	-	-	3	772
Statewide Activities	4	1,411	-	-	3	1,825	-	-	7	3,236
Regional Activities	5	2,202	1	310	12	7,040	-	-	18	9,552
Total	12	4,385	1	310	15	8,865	-	-	28	13,560
<i>Source: Bank Data</i>										

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

Qualified Investments

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

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

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	5	1,131	-	-	-	-	5	1,131
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	-	-	2	1,725	-	-	-	-	2	1,725
2023	-	-	-	-	-	-	-	-	-	-
YTD 2024	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	7	2,856	-	-	-	-	7	2,856
Qualified Grants & Donations	-	-	130	67	2	30	-	-	132	97
Total	-	-	137	2,923	2	30	-	-	139	2,953
<i>Source: Bank Data</i>										

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Illinois MSA #19340	-	-	1	27	-	-	-	-	1	27
Illinois Non-MSA	-	-	2	1,224	-	-	-	-	2	1,224
Statewide Activities	-	-	4	1,605	-	-	-	-	4	1,605
Regional Activities	-	-	-	-	-	-	-	-	-	-
Total	-	-	7	2,856	-	-	-	-	7	2,856
<i>Source: Bank Data</i>										

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

Community Development Services

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

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

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

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Illinois MSA #19340	-	15	11	-	26
Illinois Non-MSA	-	14	13	-	27
Statewide Activities	-	1	-	-	1
Regional Activities	-	-	-	-	
Total	-	30	24	-	54
<i>Source: Bank Data</i>					

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

ILLINOIS MSA #19340 ASSESSMENT AREA – Full-Scope Review

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

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

Economic and Demographic Data

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

Demographic Information of the Assessment Area						
Assessment Area: CBI MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	7.1	21.4	64.3	7.1	0.0
Population by Geography	49,284	7.2	19.9	63.9	9.0	0.0
Housing Units by Geography	22,168	6.8	22.1	63.2	8.0	0.0
Owner-Occupied Units by Geography	15,761	4.0	19.8	66.0	10.2	0.0
Occupied Rental Units by Geography	4,235	14.0	25.5	58.8	1.8	0.0
Vacant Units by Geography	2,172	13.0	32.5	50.9	3.6	0.0
Businesses by Geography	3,544	4.4	17.9	70.4	7.3	0.0
Farms by Geography	505	2.2	5.9	84.8	7.1	0.0
Family Distribution by Income Level	13,611	20.9	18.5	21.0	39.6	0.0
Household Distribution by Income Level	19,996	23.5	17.1	17.1	42.3	0.0
Median Family Income MSA - 19340 Davenport-Moline-Rock Island, IA-IL MSA		\$76,902	Median Housing Value			\$118,248
			Median Gross Rent			\$687
			Families Below Poverty Level			7.0%
Sources: 2020 U.S. Census and 2023 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	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Davenport-Moline-Rock Island, IA-IL MSA Median Family Income (19340)				
2023 (\$88,400)	<\$44,200	\$44,200 to <\$70,720	\$70,720 to <\$106,080	≥\$106,080
Source: FFIEC				

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

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

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

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

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

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

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

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

Competition

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

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

Community Contacts

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

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

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

Credit and Community Development Needs and Opportunities

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

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

LENDING TEST

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

Geographic Distribution

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

Home Mortgage

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

Lending in moderate-income tracts (6.4 percent) was below both the aggregate data (18.9 percent) and the demographic data (19.8 percent) in 2023. The nearest CBI banking office to these low- and moderate-income tracts is approximately 22 miles away. As mentioned previously, the assessment area is highly competitive for home mortgage loans. In 2023, CBI ranked fourteenth of 46 institutions with a 1.4 percent market share lending in low- and moderate-income tracts. The top five lenders account for 51.4 percent of the market share in the low- and moderate-income tracts. Banks and credit unions with the highest market share maintain a physical branch presence within the Kewanee area of the assessment area where the one low- and three moderate-income tracts are located. These physical factors limit CBI's ability to attract potential 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: CBI MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	4.0	3.0	0	0.0	0	0.0
Moderate	19.8	18.9	3	6.4	146	2.1
Middle	66.0	69.4	39	83.0	6,136	86.6
Upper	10.2	8.7	5	10.6	799	11.3
Totals	100.0	100.0	47	100.0	7,081	100.0
<i>Sources: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business

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

Geographic Distribution of Small Business Loans					
Assessment Area: CBI MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	4.4	1	3.1	1,000	14.3
Moderate	17.9	0	0.0	0	0.0
Middle	70.4	30	93.8	5,959	85.1
Upper	7.3	1	3.1	46	0.7
Totals	100.0	32	100.0	7,005	100.0
<i>Sources: 2023 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%</i>					

Small Farm

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

Geographic Distribution of Small Farm Loans					
Assessment Area: CBI MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	2.2	0	0.0	0	0.0
Moderate	5.9	0	0.0	0	0.0
Middle	84.8	21	75.0	2,802	76.4
Upper	7.1	7	25.0	865	23.6
Totals	100.0	28	100.0	3,667	100.0
<i>Sources: 2023 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

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

Home Mortgage

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

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

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: CBI MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.9	15.9	1	2.1	24	0.3
Moderate	18.5	20.4	7	14.9	823	11.6
Middle	21.0	23.6	16	34.0	1,624	22.9
Upper	39.6	27.4	17	36.2	3,425	48.4
Not Available	0.0	12.7	6	12.8	1,185	16.7
Totals	100.0	100.0	47	100.0	7,081	100.0
<i>Sources: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business

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

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

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

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: CBI MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	82.8	17	53.1	1,546	22.1
>\$1,000,000	4.3	15	46.9	5,459	77.9
Revenue Not Available	12.9	0	0.0	0	0.0
Total	100.0	32	100.0	7,005	100.0
<i>Sources: 2023 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%</i>					

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

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

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

Qualified Investments

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

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

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

Qualified Investments in the #19340 MSA Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	1	27	-	-	-	-	1	27
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-
YTD 2024	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	1	27	-	-	-	-	1	27
Qualified Grants & Donations	-	-	51	34	-	-	-	-	51	34
Total	-	-	52	61	-	-	-	-	52	61
<i>Source: Bank Data</i>										

Community Development Services

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

Community Development Services in the MSA Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
11/29/21-12/31/21	-	4	3	-	7
2022	-	4	3	-	7
2023	-	4	3	-	7
YTD 2024	-	3	2	-	5
Total	-	15	11	-	26
<i>Source: Bank Data</i>					

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

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

ILLINOIS NON-MSA ASSESSMENT AREA – Full-Scope Review

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

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

Economic and Demographic Data

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

Demographic Information of the Assessment Area						
Assessment Area: CBI Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	79	0.0	7.6	70.9	21.5	0.0
Population by Geography	284,526	0.0	5.7	71.4	22.9	0.0
Housing Units by Geography	129,403	0.0	6.3	72.5	21.2	0.0
Owner-Occupied Units by Geography	84,817	0.0	5.1	71.2	23.6	0.0
Occupied Rental Units by Geography	31,899	0.0	9.2	76.7	14.1	0.0
Vacant Units by Geography	12,687	0.0	6.8	70.2	23.1	0.0
Businesses by Geography	20,497	0.0	7.2	70.6	22.2	0.0
Farms by Geography	1,951	0.0	1.9	70.2	27.9	0.0
Family Distribution by Income Level	75,184	17.1	17.0	22.2	43.7	0.0
Household Distribution by Income Level	116,716	20.3	16.1	17.4	46.2	0.0
Median Family Income Non-MSAs - IL		\$68,958	Median Housing Value			\$127,285
			Median Gross Rent			\$748
			Families Below Poverty Level			8.0%
Sources: 2020 U.S. Census and 2023 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	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL NA Median Family Income (99999)				
2023 (\$82,300)	<\$41,150	\$41,150 to <\$65,840	\$65,840 to <\$98,760	≥\$98,760
<i>Source: FFIEC</i>				

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

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

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

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

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

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

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

Competition

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

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

Community Contacts

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

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

Credit and Community Development Needs and Opportunities

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

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

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

LENDING TEST

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

Geographic Distribution

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

Home Mortgage

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

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

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

Geographic Distribution of Home Mortgage Loans						
Assessment Area: CBI Non MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	5.1	5.6	6	2.5	2,117	7.2
Middle	71.2	70.4	206	85.5	23,094	78.2
Upper	23.6	24.0	29	12.0	4,328	14.7
Totals	100.0	100.0	241	100.0	29,539	100.0
<i>Sources: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business

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

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

Geographic Distribution of Small Business Loans					
Assessment Area: CBI Non MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	7.2	6	3.2	521	2.3
Middle	70.6	160	86.0	20,284	88.2
Upper	22.2	20	10.8	2,208	9.6
Totals	100.0	186	100.0	23,012	100.0
<i>Sources: 2023 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%</i>					

Small Farm

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

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

Geographic Distribution of Small Farm Loans					
Assessment Area: CBI Non MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate	1.9	0	0.0	0	0.0
Middle	70.2	92	88.5	13,703	91.0
Upper	27.9	12	11.5	1,356	9.0
Totals	100.0	104	100.0	15,059	100.0
<i>Sources: 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

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

Home Mortgage

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

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

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

Small Business

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

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: CBI Non MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	82.4	35	72.9	3,383	59.6
>\$1,000,000	4.4	13	27.1	2,297	40.4
Revenue Not Available	13.2	0	0.0	0	0.0
Total	100.0	48	100.0	5,679	100.0
<i>Sources: 2023 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Small Farm Loans

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

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

Community Development Lending in the Non-MSA Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	3	772	-	-	-	-	-	-	3	772
2023	4	1,411	-	-	3	1,825	-	-	7	3,236
YTD 2024	4	1,745	1	310	9	5,280	-	-	14	7,335
Total	11	3,928	1	310	12	7,105	-	-	24	11,343
Source: Bank Data										

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

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

Qualified Investments

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

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

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

Qualified Investments in the Non-MSA Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	1	459	-	-	-	-	1	459
11/29/21-12/31/21	-	-	-	-	-	-	-	-	-	-
2022	-	-	1	765	-	-	-	-	1	765
2023	-	-	-	-	-	-	-	-	-	-
YTD 2024	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	2	1,224	-	-	-	-	2	1,224
Qualified Grants & Donations	-	-	79	33	2	30	-	-	81	63
Total	-	-	81	1,257	2	30	-	-	83	1,287
<i>Source: Bank Data</i>										

Community Development Services

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

Community Development Services in the Non-MSA Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
11/29/21-12/31/21	-	4	4	-	8
2022	-	4	4	-	8
2023	-	3	3	-	6
YTD 2024	-	3	2	-	5
Total	-	14	13	-	27
<i>Source: Bank Data</i>					

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

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

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

- 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 financial 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.

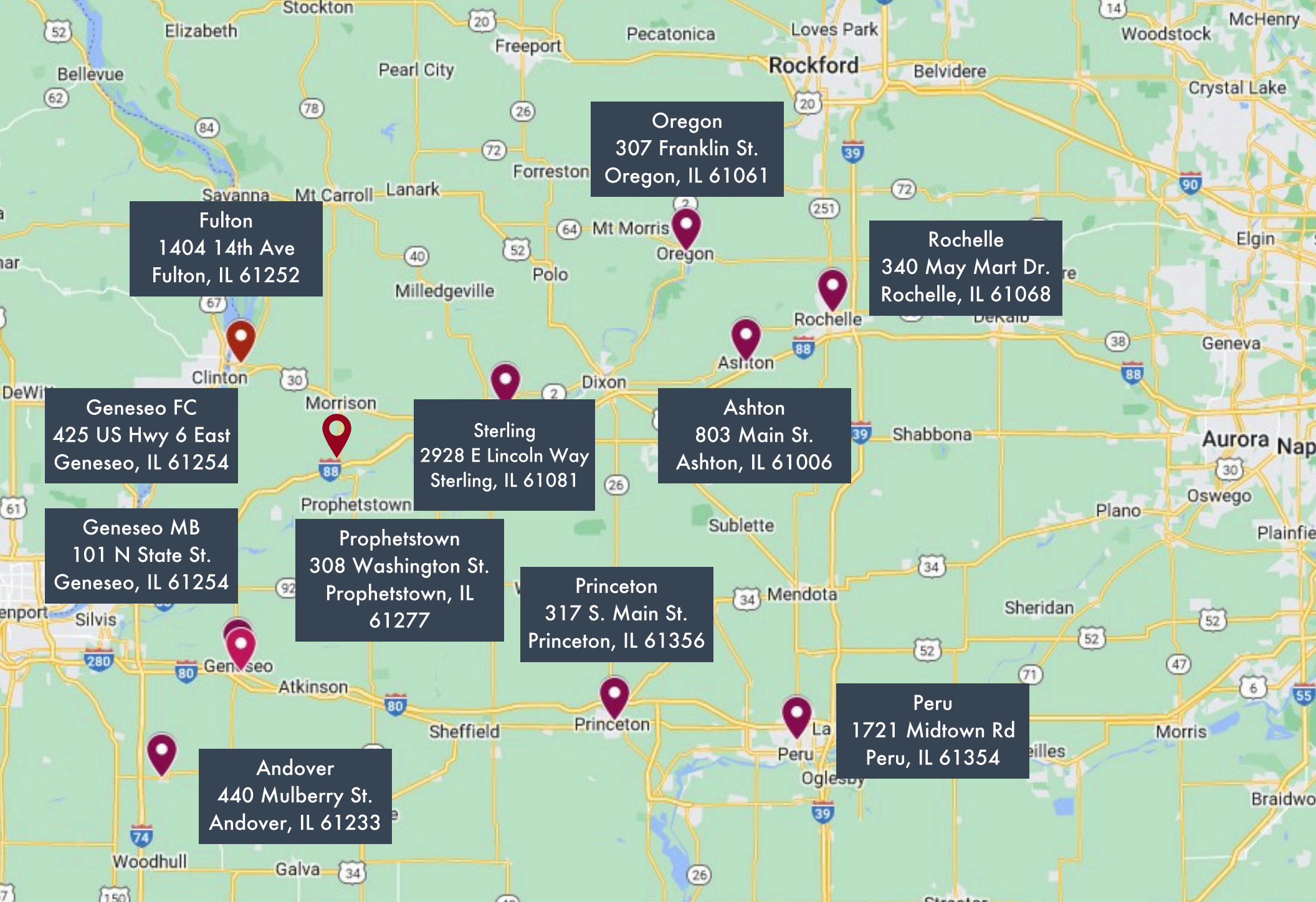
Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements,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



CENTRAL BANK ILLINOIS GEOGRAPHIC LOCATIONS 3/19/25



Branch & ATM Locations and Hours of Operation
March 1, 2025

Geneseo Main Bank

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

Lobby Hours

M - F 8:30am - 4:00pm

Geneseo Financial Center

425 US HWY 6 East
Geneseo, IL. 61254
Phone: 309-944-5608
Census Tract #0303.00
**Branch ATM accepts deposits*

Lobby Hours

M - F 8:00am - 5:00pm
Sat 8:00am - Noon

Drive-up Hours

M - F 7:30am - 5:00pm
Sat 7:30am - Noon

Andover Branch

440 Mulberry St.
Andover, IL. 61233
Phone: 309-521-8106
Census Tract #0302.02
**Branch ATM accepts deposits*

Lobby Hours

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

Drive-up Hours

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

Fulton Branch

1404 14th Ave.
Fulton, IL. 61252
Phone: 815-589-3232 or 800-828-8941
Census Tract #0005.00
**Branch ATM accepts deposits*

Lobby Hours

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

Drive-up Hours

M - F 8:00am - 5:00pm
Sat 8:00am - Noon

Prophetstown Loction

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

Lobby Hours

W 8:00am - 4:00pm

Princeton Branch

317 S. Main St.
Princeton, IL. 61356
Phone: 815-875-3333
Census Tract #9653.00
**Branch ATM accepts deposits*

Lobby Hours

M - F 8:00am - 4:00pm
Sat 8:00am - Noon

Drive-up Hours

M - F 7:30am - 5:30pm
Sat 7:30am - Noon

Princeton Loan Production Office

210 S. Main St.
Princeton, IL. 61356
Phone: 815-875-3468
Census Tract #9653.00

Lobby Hours

M - F 8:00am - 4:00pm
Sat 8:00am - Noon

Peru Branch

1721 Midtown Rd.
Peru, IL. 61354
Phone: 815-220-1788
Census Tract #9630.00
**Branch ATM accepts deposits*

Lobby Hours

M - F 8:00am - 4:00pm
Sat 8:00am - Noon

Drive-up Hours

M - F 7:30am - 5:30pm
Sat 7:30am - Noon

Oregon Branch

307 Franklin St.
Oregon, IL. 61061
Phone: 815-732-3282
Census Tract #9614.00
**Branch ATM does not accept deposits*

Lobby Hours

M - F 9:00am - 5:00pm
Sat 9:00am - Noon

Drive-up Hours

M - F 8:00am - 5:00pm
Sat 8:00am - Noon

Ashton Branch

803 Main St.
Ashton, IL. 61006
Phone: 815-453-2662
Census Tract #0001.00
**Branch ATM does not accept deposits*

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

Sterling Branch

2928 E. Lincolnway
Sterling, IL. 61081
Phone: 815-564-2010
Census Tract#0013.00
**Branch ATM accepts deposits*

Lobby Hours

M - F 8:00am - 4:00pm
Sat 8:00am - Noon

Drive-up Hours

M - F 7:30am - 5:00pm
Sat 7:30am - Noon

Rochelle Branch

340 May Mart Dr.
Rochelle, IL. 61068
Phone: 815-562-5571
Census Tract #9611.00
**Branch ATM accepts deposits*

Lobby Hours

M - F 8:00am - 4:00pm
Sat 8:00am - Noon

Drive-up Hours

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



**Branch & ATM Locations and Hours of Operation
March 1, 2025**

Offsite ATM Locations:

Fulton City Hall ATM

413 11th Ave

Fulton, IL 61252

**ATM does not accept deposits*

Hammond-Henry Hospital ATM

600 N. College

Geneseo, IL 61254

**ATM does not accept deposits*

North State St. ATM

218 North State St

Geneseo, IL 61254

**ATM accepts deposits*

Shell Convenience Store ATM

1320 17th St

Fulton, IL 61252

**ATM does not accept deposits*



Community Reinvestment Act

Branch or Facility Openings/Closings in Previous 2 Years – As of March 1, 2025

Branch Openings:

2024

Sterling Office
2928 E Lincolnway
Sterling, IL 61081
Phone: 815-564-2010
Census Tract#0013.00

Branch Closures:

2024

Sterling Office
2607 E. Lincolnway Suite C
Sterling, IL 61081
Phone: 815-564-2010
Census Tract #0013.00

Previously Opened- 08/01/2022



Services at Branches - As of March 1, 2025

Geneseo Main Bank: 101 N State St., Geneseo, IL 61254		Geneseo Financial Center: 425 US HWY 6 East, Geneseo, IL 61254	
Consumer Deposit Products:	Personal Loan Products:	Consumer Deposit Products:	Business Deposit Accounts:
Personal Checking Accounts	Home Mortgage Loans	Personal Checking Accounts	Business Checking Accounts
Personal Savings Accounts	Home Equity Lines of Credit (HELOC)	Personal Savings Accounts	Business Savings Accounts
Personal Money Market Savings	Automobile Loans	Personal Money Market Savings	Community Non-Profit Checking
Certificates of Deposit (CDs)	Personal Loans	Certificates of Deposit (CDs)	Business Money Market Savings
Individual Retirement Accounts (IRAs)	Overdraft Lines of Credit	Individual Retirement Accounts (IRAs)	Business Certificates of Deposit (CDs)
Health Savings Accounts (HSAs)	Visa Personal Credit Cards (Third Party)	Health Savings Accounts (HSAs)	
Consumer Account Services:	Business Account Services:	Consumer Account Services:	Business Account Services:
Online Banking	Business Digital Banking	Online Banking	Business Digital Banking
Mobile Banking	Remote Deposit Capture	Mobile Banking	Remote Deposit Capture
Telephone Banking	Merchant Card Services (Referral)	Telephone Banking	Merchant Card Services (Referral)
Text Banking	Automated Clearing House (ACH) Services	Text Banking	Automated Clearing House (ACH) Services
Visa or MasterCard Debit Cards	Safe Deposit Box	Visa or MasterCard Debit Cards	Safe Deposit Box
Safe Deposit Box	Overdraft Protection Options	Safe Deposit Box	Overdraft Protection Options
Overdraft Protection Options	Wire Transfer Services	Overdraft Protection Options	Wire Transfer Services
Wire Transfer Services	Sale of Monetary Instruments	Wire Transfer Services	Sale of Monetary Instruments
Sale of Monetary Instruments	Notary Services	Sale of Monetary Instruments	Notary Services
Notary Services	Medallion Guarantee	Notary Services	Medallion Guarantee
Medallion Guarantee	License Plate Renewal	Medallion Guarantee	License Plate Renewal
License Plate Renewal		License Plate Renewal	
Cash Advances		Cash Advances	
Business Deposit Accounts:	Business Loan Products:	Wealth Management (*Upon Request):	
Business Checking Accounts	Commercial Real Estate Loans	Trust Management Services	
Business Savings Accounts	Business Lines of Credit	Odyssey Wealth Management Services*	
Community Non-Profit Checking	Business Term Loans		
Business Money Market Savings	Agriculture Real Estate Loans		
Business Certificates of Deposit (CDs)	Livestock Loans		
	Operating Lines of Credit		
	Crop Production Loans		
	Visa Business Credit Cards (Third Party)		
Wealth Management (*Upon Request):			
Trust Management Services*			
Odyssey Wealth Management Services*			

Andover Branch: 440 Mulberry St. Andover, IL 61233		Fulton Branch: 1404 14th Ave., Fulton, IL 61252	
Consumer Deposit Products:	Business Deposit Accounts:	Consumer Deposit Products:	Personal Loan Products:
Personal Checking Accounts	Business Checking Accounts	Personal Checking Accounts	Home Mortgage Loans
Personal Savings Accounts	Business Savings Accounts	Personal Savings Accounts	Home Equity Lines of Credit (HELOC)
Personal Money Market Savings	Community Non-Profit Checking	Personal Money Market Savings	Automobile Loans
Certificates of Deposit (CDs)	Business Money Market Savings	Certificates of Deposit (CDs)	Personal Loans
Individual Retirement Accounts (IRAs)	Business Certificates of Deposit (CDs)	Individual Retirement Accounts (IRAs)	Overdraft Lines of Credit
Health Savings Accounts (HSAs)		Health Savings Accounts (HSAs)	Visa Personal Credit Cards (Third Party)
Consumer Account Services:	Business Account Services:	Consumer Account Services:	Business Account Services:
Online Banking	Business Digital Banking	Online Banking	Business Digital Banking
Mobile Banking	Remote Deposit Capture	Mobile Banking	Remote Deposit Capture
Telephone Banking	Merchant Card Services (Referral)	Telephone Banking	Merchant Card Services (Referral)
Text Banking	Automated Clearing House (ACH) Services	Text Banking	Automated Clearing House (ACH) Services
Visa or MasterCard Debit Cards	Safe Deposit Box	Visa or MasterCard Debit Cards	Safe Deposit Box
Safe Deposit Box	Overdraft Protection Options	Safe Deposit Box	Overdraft Protection Options
Overdraft Protection Options	Wire Transfer Services	Overdraft Protection Options	Wire Transfer Services
Wire Transfer Services	Sale of Monetary Instruments	Wire Transfer Services	Sale of Monetary Instruments
Sale of Monetary Instruments	Notary Services	Sale of Monetary Instruments	Notary Services
Notary Services	License Plate Renewal	Notary Services	Medallion Guarantee
License Plate Renewal		Medallion Guarantee	License Plate Renewal
Wealth Management (*Upon Request):		License Plate Renewal	
Trust Management Services*		Business Deposit Accounts:	Business Loan Products:
Odyssey Wealth Management Services*		Business Checking Accounts	Commercial Real Estate Loans
		Business Savings Accounts	Business Lines of Credit
		Community Non-Profit Checking	Business Term Loans
		Business Money Market Savings	Agriculture Real Estate Loans
		Business Certificates of Deposit (CDs)	Livestock Loans
			Operating Lines of Credit
			Crop Production Loans
			Visa Business Credit Cards (Third Party)
		Wealth Management (*Upon Request):	
		Trust Management Services*	
		Odyssey Wealth Management Services*	

Princeton Branch: 317 S Main St., Princeton, IL 61356		Princeton Loan Production Office: 210 S. Main St. Princeton, IL 61356	
Consumer Deposit Products:	Personal Loan Products:	Personal Loan Products:	Wealth Management (*Upon Request):
Personal Checking Accounts	Home Mortgage Loans	Home Mortgage Loans	Trust Management Services*
Personal Savings Accounts	Home Equity Lines of Credit (HELOC)	Home Equity Lines of Credit (HELOC)	Odyssey Wealth Management Services*
Personal Money Market Savings	Automobile Loans	Automobile Loans	
Certificates of Deposit (CDs)	Personal Loans	Personal Loans	
Individual Retirement Accounts (IRAs)	Overdraft Lines of Credit	Overdraft Lines of Credit	
Health Savings Accounts (HSAs)	Visa Personal Credit Cards (Third Party)	Visa Personal Credit Cards (Third Party)	
Consumer Account Services:	Business Account Services:		
Online Banking	Business Digital Banking		
Mobile Banking	Remote Deposit Capture		
Telephone Banking	Merchant Card Services (Referral)		
Text Banking	Automated Clearing House (ACH) Services		
Visa or MasterCard Debit Cards	Safe Deposit Box		
Safe Deposit Box	Overdraft Protection Options		
Overdraft Protection Options	Wire Transfer Services		
Wire Transfer Services	Sale of Monetary Instruments		
Sale of Monetary Instruments	Notary Services		
Notary Services	Medallion Guarantee		
Medallion Guarantee			
Business Deposit Accounts:	Business Loan Products:		
Business Checking Accounts	Commercial Real Estate Loans		
Business Savings Accounts	Business Lines of Credit		
Community Non-Profit Checking	Business Term Loans		
Business Money Market Savings	Agriculture Real Estate Loans		
Business Certificates of Deposit (CDs)	Livestock Loans		
	Operating Lines of Credit		
	Crop Production Loans		
	Visa Business Credit Cards (Third Party)		
Wealth Management (*Upon Request):			
Trust Management Services*			
Odyssey Wealth Management Services*			

Peru Branch: 1721 Midtown Rd., Peru, IL 61354**Consumer Deposit Products:**

Personal Checking Accounts
Personal Savings Accounts
Personal Money Market Savings
Certificates of Deposit (CDs)
Individual Retirement Accounts (IRAs)
Health Savings Accounts (HSAs)

Personal Loan Products:

Home Mortgage Loans
Home Equity Lines of Credit (HELOC)
Automobile Loans
Personal Loans
Overdraft Lines of Credit
Visa Personal Credit Cards (Third Party)

Consumer Account Services:

Online Banking
Mobile Banking
Telephone Banking
Text Banking
Visa or MasterCard Debit Cards
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services
Medallion Guarantee
License Plate Renewal

Business Account Services:

Business Digital Banking
Remote Deposit Capture
Merchant Card Services (Referral)
Automated Clearing House (ACH) Services
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services
Medallion Guarantee
License Plate Renewal

Business Deposit Accounts:

Business Checking Accounts
Business Savings Accounts
Community Non-Profit Checking
Business Money Market Savings
Business Certificates of Deposit (CDs)

Business Loan Products:

Commercial Real Estate Loans
Business Lines of Credit
Business Term Loans
Agriculture Real Estate Loans
Livestock Loans
Operating Lines of Credit
Crop Production Loans
Visa Business Credit Cards (Third Party)

Wealth Management (*Upon Request):

Trust Management Services*
Odyssey Wealth Management Services*

Oregon Branch: 307 Franklin St., Oregon, IL 61061**Consumer Deposit Products:**

Personal Checking Accounts
Personal Savings Accounts
Personal Money Market Savings
Certificates of Deposit (CDs)
Individual Retirement Accounts (IRAs)
Health Savings Accounts (HSAs)

Business Deposit Accounts:

Business Checking Accounts
Business Savings Accounts
Community Non-Profit Checking
Business Money Market Savings
Business Certificates of Deposit (CDs)

Consumer Account Services:

Online Banking
Mobile Banking
Telephone Banking
Text Banking
Visa or MasterCard Debit Cards
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services
Cash Advances

Business Account Services:

Business Digital Banking
Remote Deposit Capture
Merchant Card Services (Referral)
Automated Clearing House (ACH) Services
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services

Wealth Management (*Upon Request):

Trust Management Services*
Odyssey Wealth Management Services*

Ashton Branch: 803 Main St., Ashton, IL 61006**Consumer Deposit Products:**

Personal Checking Accounts
Personal Savings Accounts
Personal Money Market Savings
Certificates of Deposit (CDs)
Individual Retirement Accounts (IRAs)
Health Savings Accounts (HSAs)

Consumer Account Services:

Online Banking
Mobile Banking
Telephone Banking
Text Banking
Visa or MasterCard Debit Cards
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services
License Plate Renewal
Cash Advances

Business Deposit Accounts:

Business Checking Accounts
Business Savings Accounts
Community Non-Profit Checking
Business Money Market Savings
Business Certificates of Deposit (CDs)

Wealth Management (*Upon Request):

Trust Management Services*
Odyssey Wealth Management Services*

Personal Loan Products (* Upon Request):

Home Mortgage Loans*
Home Equity Lines of Credit (HELOC)*
Automobile Loans*
Personal Loans*
Overdraft Lines of Credit*
Visa Personal Credit Cards (Third Party)*

Business Account Services:

Business Digital Banking
Remote Deposit Capture
Merchant Card Services (Referral)
Automated Clearing House (ACH) Services
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services
License Plate Renewal

Business Loan Products (*Upon Request):

Commercial Real Estate Loans*
Business Lines of Credit*
Business Term Loans*
Agriculture Real Estate Loans*
Livestock Loans*
Operating Lines of Credit*
Crop Production Loans*
Visa Business Credit Cards (Third Party)*

Sterling Branch: 2928 E. Lincolnway, Sterling, IL 61081**Consumer Deposit Products:**

Personal Checking Accounts
Personal Savings Accounts
Personal Money Market Savings
Certificates of Deposit (CDs)
Individual Retirement Accounts (IRAs)
Health Savings Accounts (HSAs)

Consumer Account Services:

Online Banking
Mobile Banking
Telephone Banking
Text Banking
Visa or MasterCard Debit Cards
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services

Business Deposit Accounts:

Business Checking Accounts
Business Savings Accounts
Community Non-Profit Checking
Business Money Market Savings
Business Certificates of Deposit (CDs)

Wealth Management (*Upon Request):

Trust Management Services*
Odyssey Wealth Management Services*

Personal Loan Products:

Home Mortgage Loans
Home Equity Lines of Credit (HELOC)
Automobile Loans
Personal Loans
Overdraft Lines of Credit
Visa Personal Credit Cards (Third Party)

Business Account Services:

Business Digital Banking
Remote Deposit Capture
Merchant Card Services (Referral)
Automated Clearing House (ACH) Services
Safe Deposit Box
Overdraft Protection Options
Wire Transfer Services
Sale of Monetary Instruments
Notary Services

Business Loan Products:

Commercial Real Estate Loans
Business Lines of Credit
Business Term Loans
Agriculture Real Estate Loans
Livestock Loans
Operating Lines of Credit
Crop Production Loans
Visa Business Credit Cards (Third Party)

Rochelle Branch: 340 May Mart Dr., Rochelle, IL 61068		Prophetstown Location: 308 Washington St., Prophetstown, IL 61277	
Consumer Deposit Products:	Personal Loan Products:	Personal Loan Products (*Upon Request):	Business Loan Products:
Personal Checking Accounts	Home Mortgage Loans	Home Mortgage Loans*	Commercial Real Estate Loans
Personal Savings Accounts	Home Equity Lines of Credit (HELOC)	Home Equity Lines of Credit (HELOC)*	Business Lines of Credit
Personal Money Market Savings	Automobile Loans	Automobile Loans*	Business Term Loans
Certificates of Deposit (CDs)	Personal Loans	Personal Loans*	Agriculture Real Estate Loans
Individual Retirement Accounts (IRAs)	Overdraft Lines of Credit	Overdraft Lines of Credit*	Livestock Loans
Health Savings Accounts (HSAs)	Visa Personal Credit Cards (Third Party)	Visa Personal Credit Cards (Third Party)*	Operating Lines of Credit
			Crop Production Loans
			Visa Business Credit Cards (Third Party)
Consumer Account Services:	Business Account Services:		
Online Banking	Business Digital Banking		
Mobile Banking	Remote Deposit Capture		
Telephone Banking	Merchant Card Services (Referral)		
Text Banking	Automated Clearing House (ACH) Services		
Visa or MasterCard Debit Cards	Safe Deposit Box		
Safe Deposit Box	Overdraft Protection Options		
Overdraft Protection Options	Wire Transfer Services		
Wire Transfer Services	Sale of Monetary Instruments		
Sale of Monetary Instruments	Notary Services		
Notary Services	Medallion Guarantee		
Medallion Guarantee	License Plate Renewal		
License Plate Renewal			
Cash Advances			
Business Deposit Accounts:	Business Loan Products:		
Business Checking Accounts	Commercial Real Estate Loans		
Business Savings Accounts	Business Lines of Credit		
Community Non-Profit Checking	Business Term Loans		
Business Money Market Savings	Agriculture Real Estate Loans		
Business Certificates of Deposit (CDs)	Livestock Loans		
	Operating Lines of Credit		
	Crop Production Loans		
	Visa Business Credit Cards (Third Party)		
Wealth Management (*Upon Request):			
Trust Management Services*			
Odyssey Wealth Management Services			

Central Bank Consumer Fee Schedule

Effective 2/1/25

Account Closed Early Fee (Open less than 90 days)	30.89
Account Reopen Fee (If closed in last 90 days)	15.89
Account Research & Reconciling Assistance	Per hour 30.00 Minimum 30.00
ATM / Debit Card Replacement	15.00
Check Cashing - Non-Customer	1% of check or minimum
Check Printing -	8.00
Coin Counting - Non-customer	Price depends on style
Dormant Maintenance Fee****	7% of total or Minimum 7.89
Foreign Checks Deposited	Per month 15.00
Canadian Checks	
All other Foreign Checks	Each 9.89
Funds Transfer	Minimum *40.00
Account Transfer - Overdraft Protection	
Employee Assisted-Telephone	9.89
Indemnity Bond Fee (Lost negotiable instrument)	2.89 30.00
IRA Transfer (Outgoing)	
IRA Pre-59 1/2 Withdrawal Fee (IRA Savings)	40.00
License Renewal	20.00
License Title Correction / Transfer	9.50
Medallion Guarantee (Central Bank customers only)	65.89 25.00
Non-Sufficient Funds (NSF) Fee (\$143.56 daily maximum)	
Notary Fee (non-customer)	Per Item **35.89
Overdraft Funds Fee (\$143.56 daily maximum)	Per stamp 5.00
Overdraft Privilege Fee (\$143.56 daily maximum)	Per item **35.89
Official Checks	Per item **35.89
Money Orders and Cashier's Checks	5.89
Photocopies	
Safe Deposit Boxes - Price Range	0.25
Replace Lost Key	*** 22.89 to 85.89
Drill Box Open - plus cost	35.89
Late Rent Payment - after 90 days	50.00
Statement - Additional Accountholder	20.89
Statement Reprint*****	5.89
Statement - Special Cutoff	6.00
Stop Payment (with all check information or single ACH)	Each 10.89 Each 29.89
Stop Payment (incomplete check information or recurring ACH)	Each 39.89
Tax Levy, Garnishments & Citations Processing Fee	90.00
Wire Transfers	
Incoming - Domestic	
Incoming - Foreign / International	15.00
Outgoing - Domestic	20.00
Outgoing - Foreign / International	30.89 65.89

* Subject to additional foreign bank charges.

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

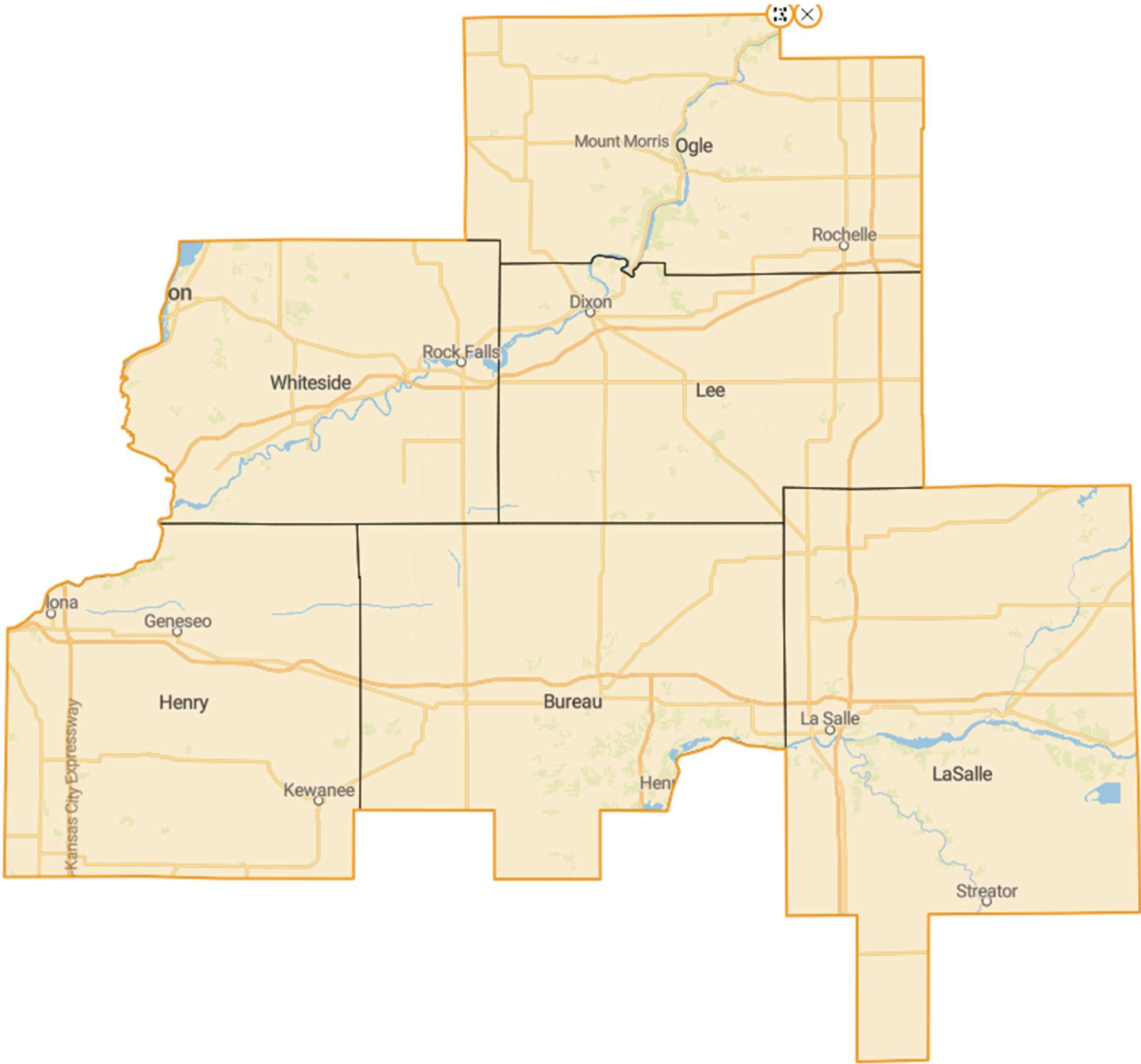
*** Receive a discount with automatic payment

**** 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.

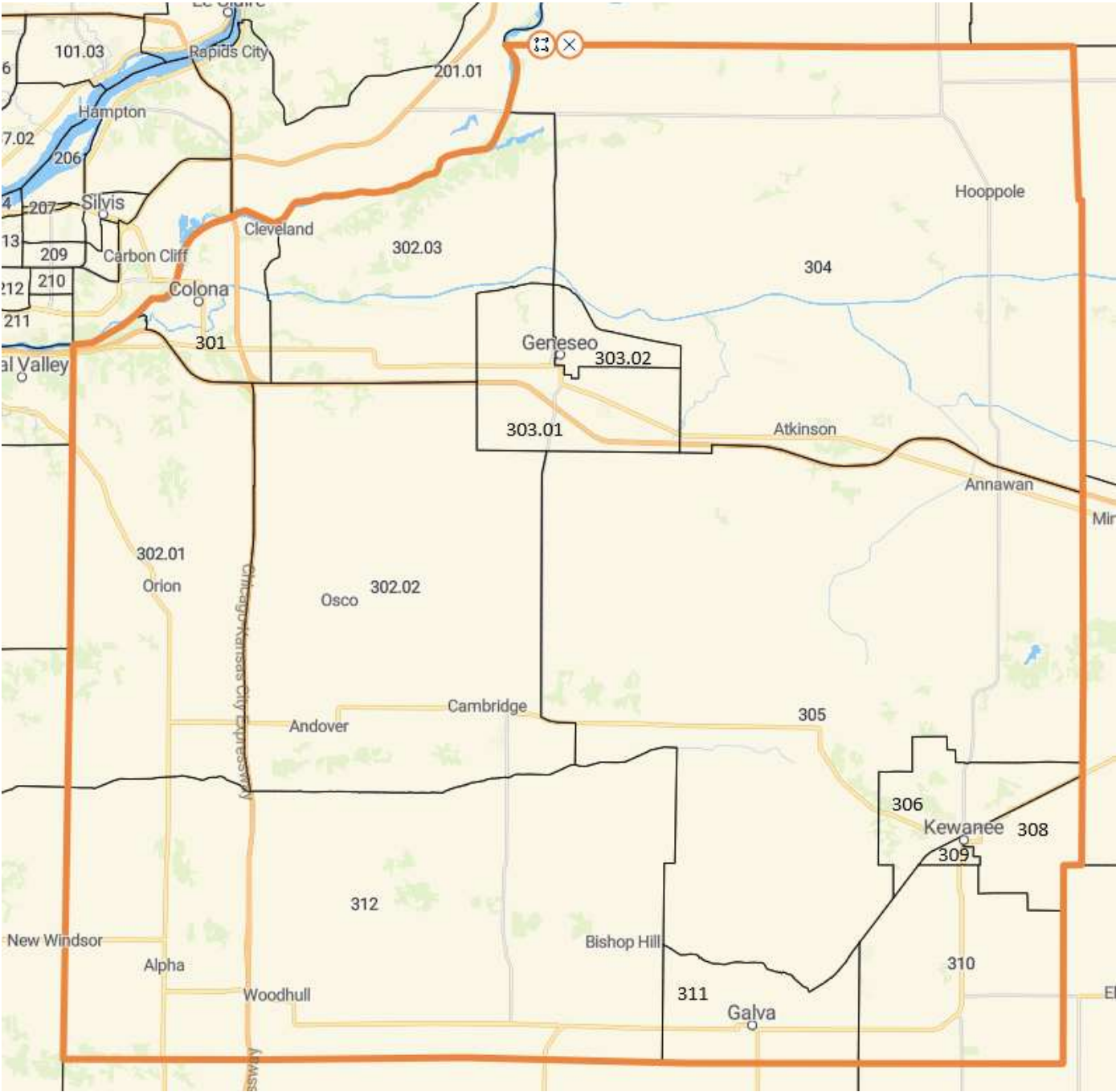
***** Maximum of 5 @ \$6.00 each. 6+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

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

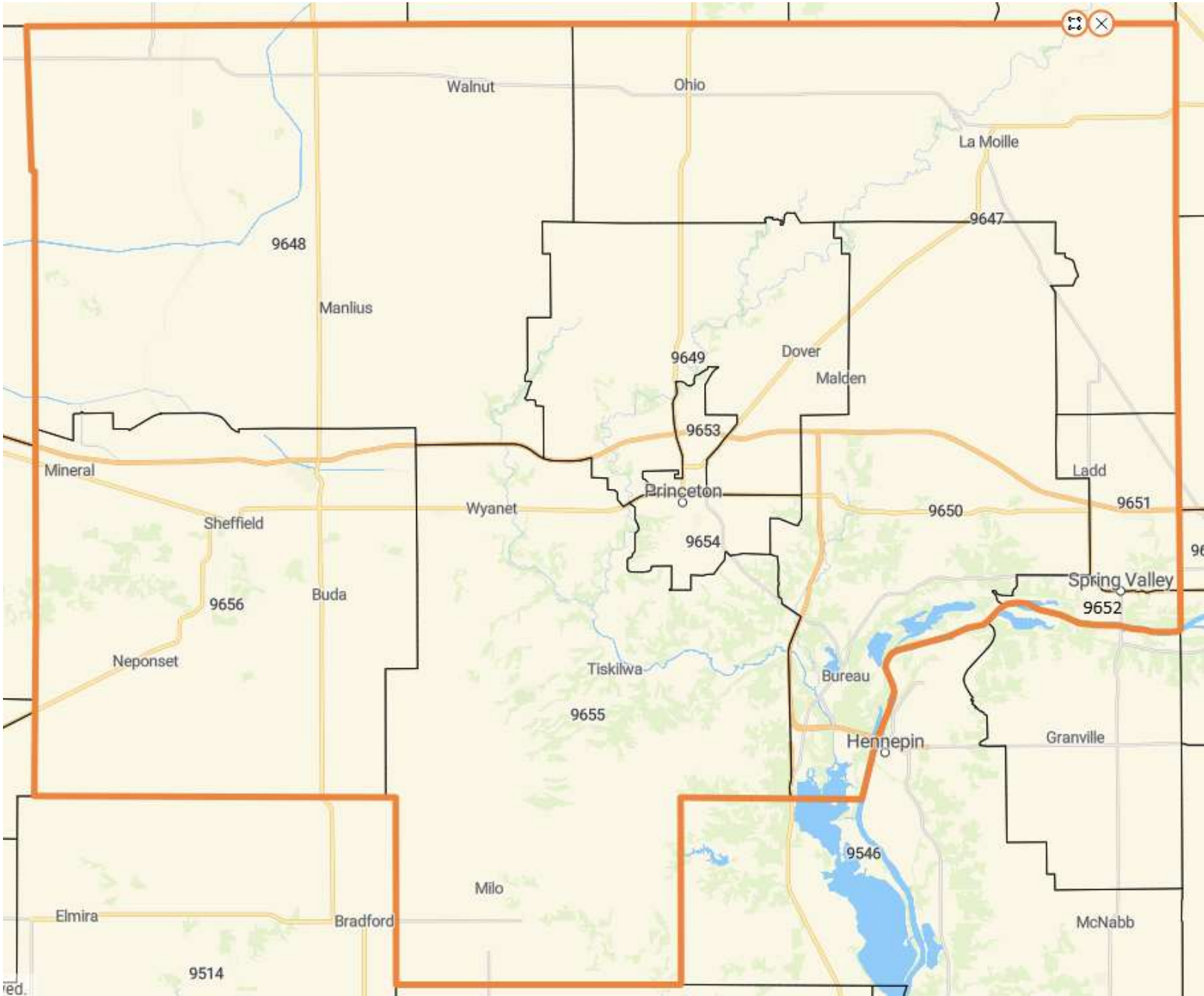
Central Bank Illinois Assessment Area Map



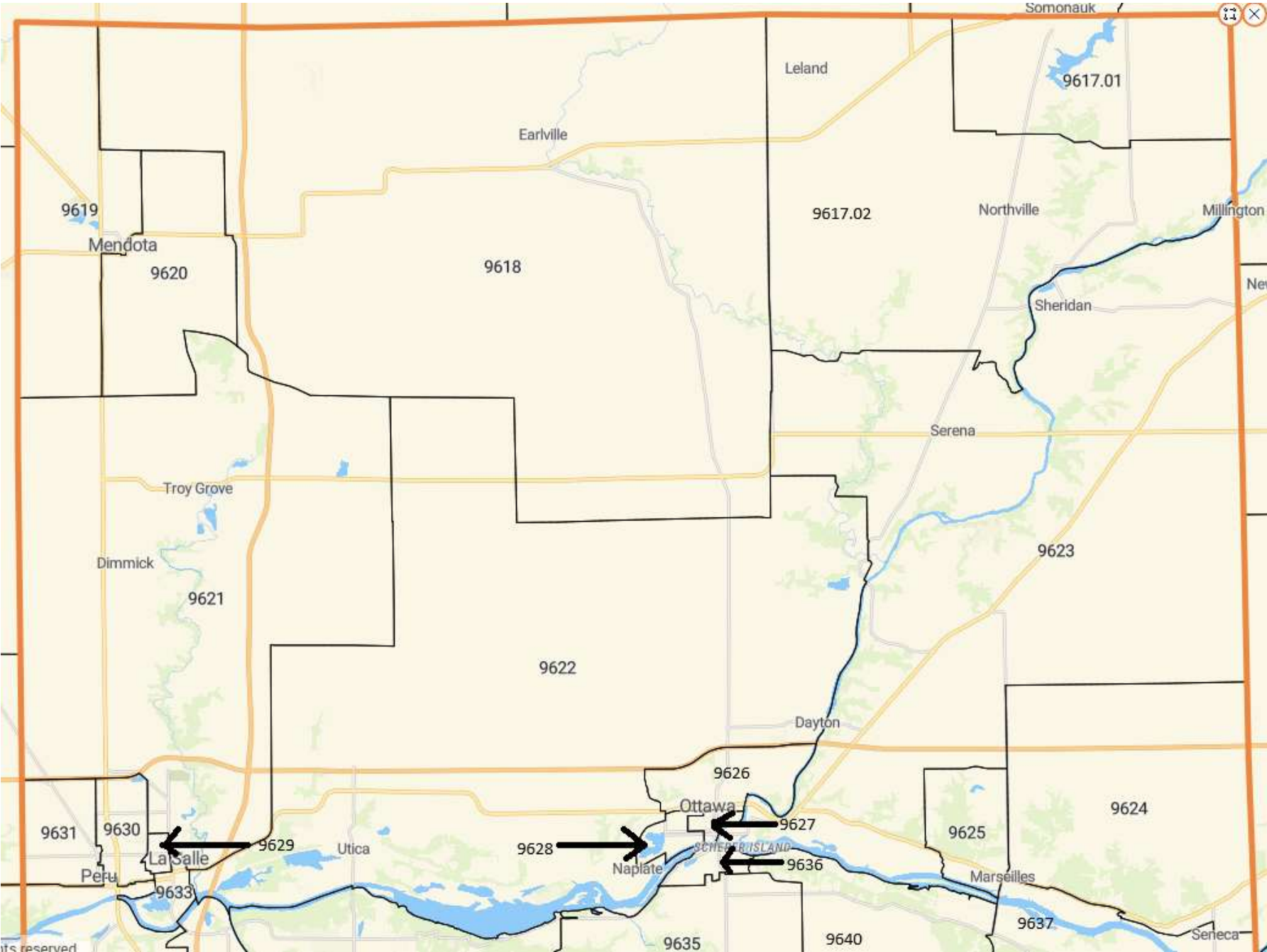
Henry County IL Assessment Area Map



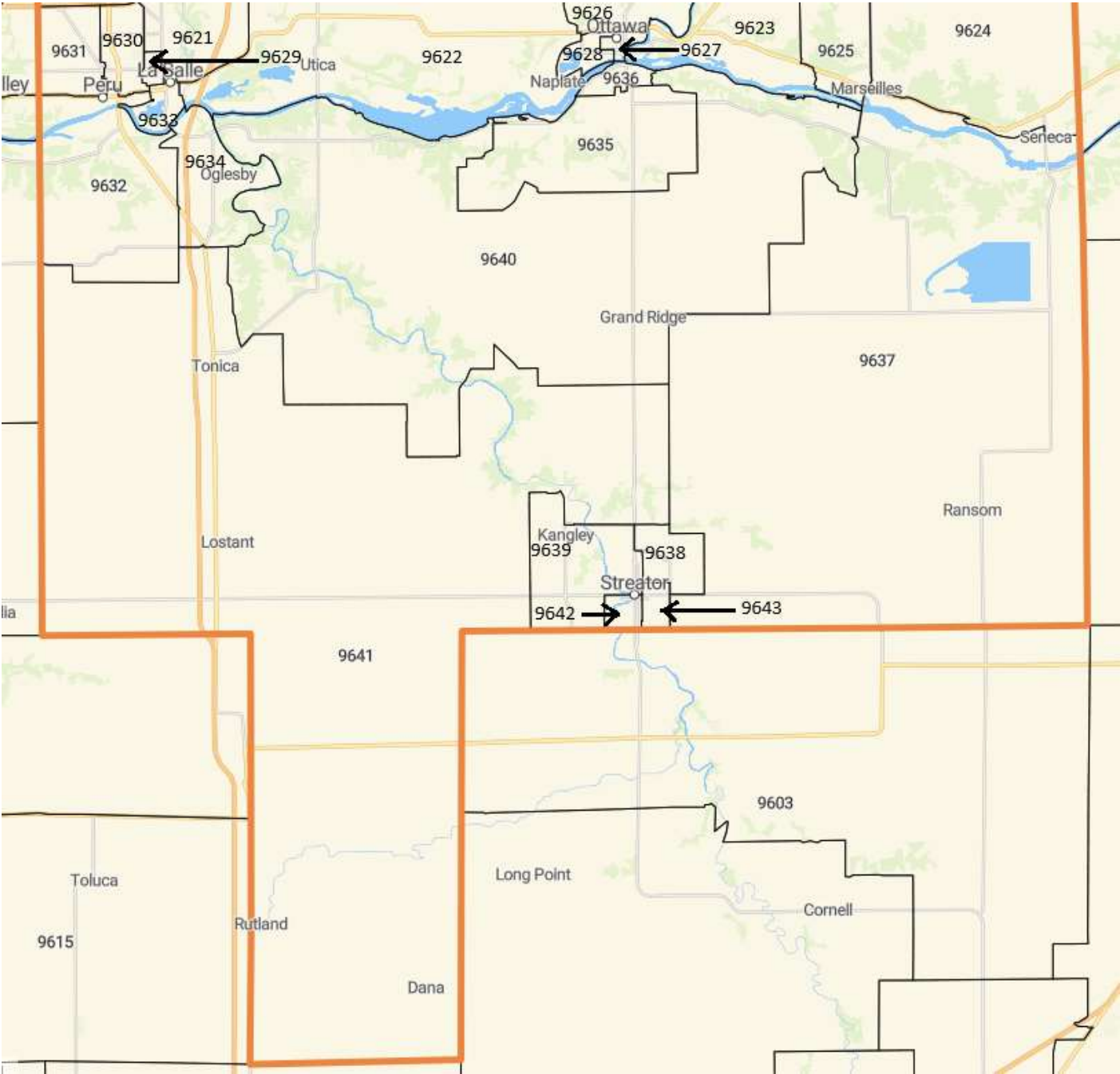
Bureau County IL Assessment Area Map



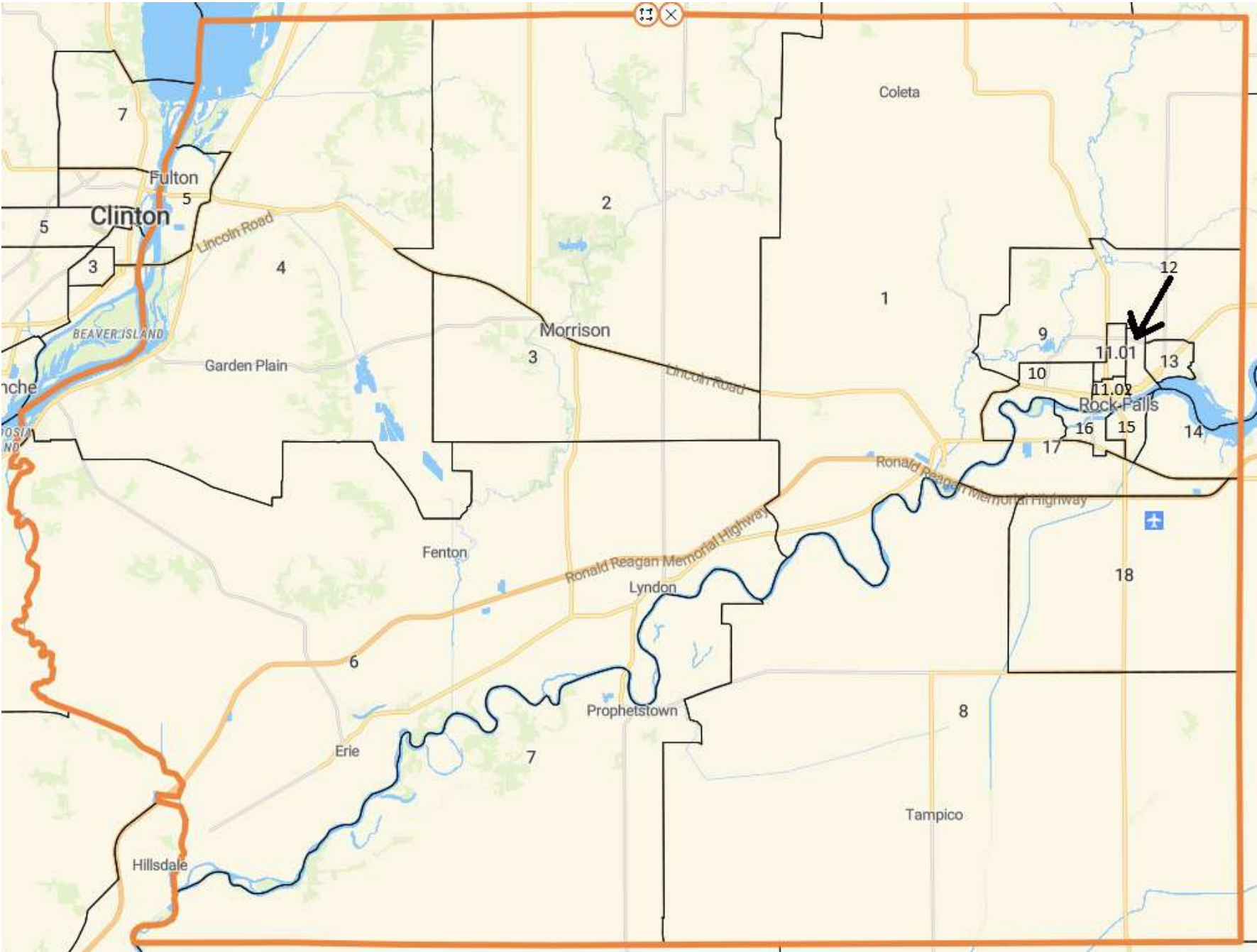
LaSalle County IL Assessment Area Map (1/2; Northern Portion)



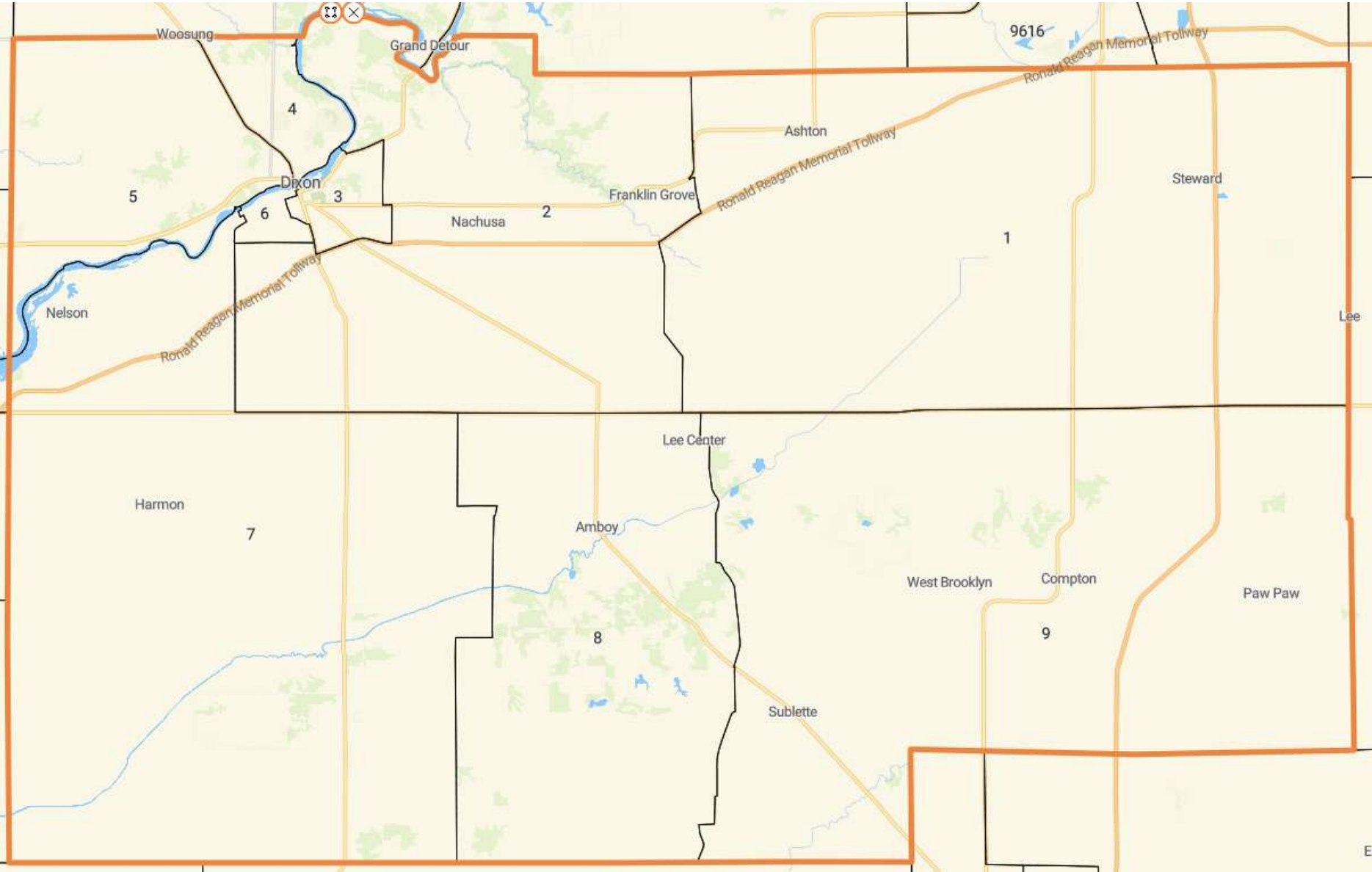
LaSalle County IL Assessment Area Map (2/2; Southern Portion)



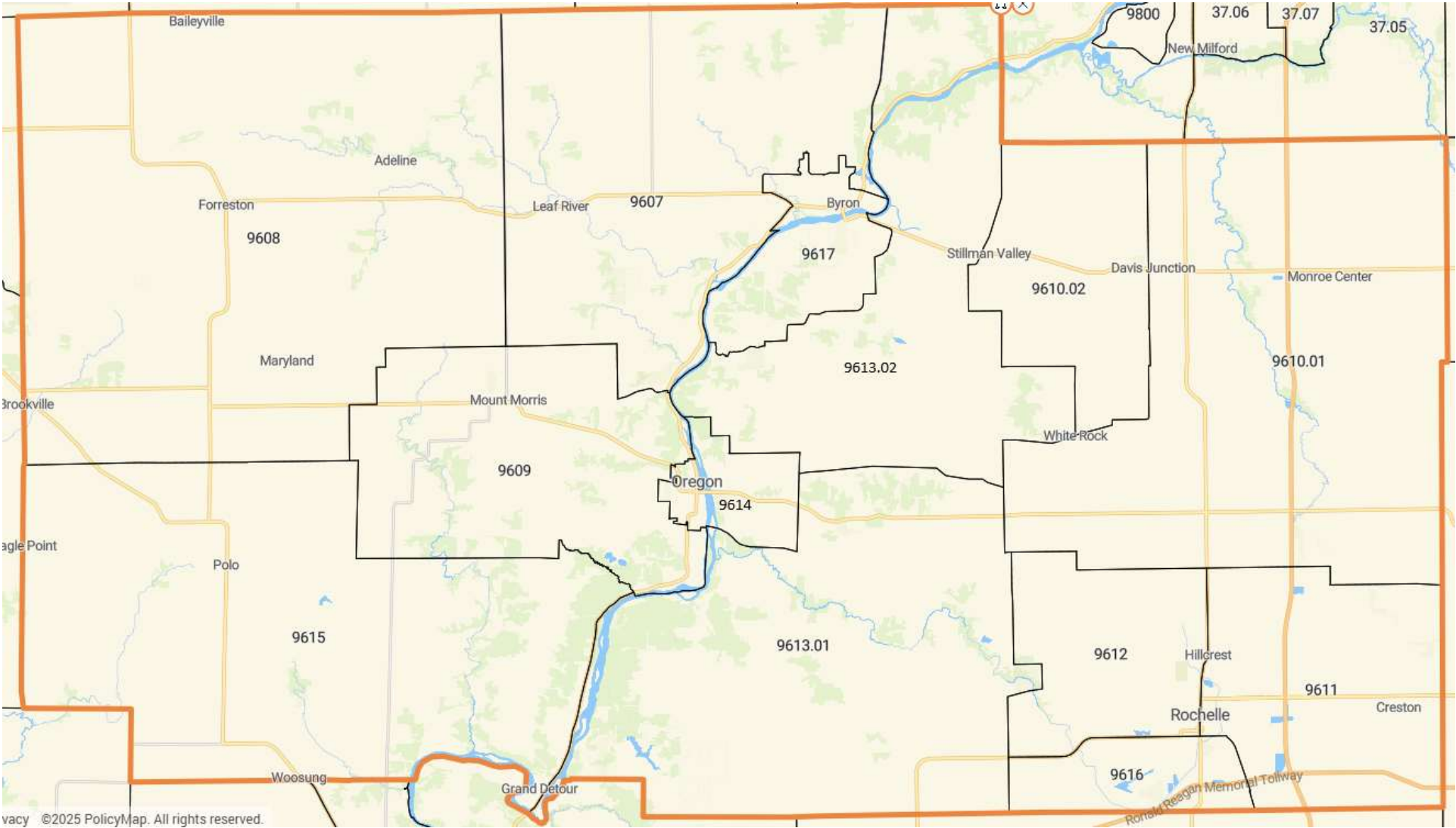
Whiteside County IL Assessment Area Map



Lee County IL Assessment Area



Ogle County IL Assessment Area



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Central Bank Business Fee Schedule

Effective February 1, 2025

Account Closed Early Fee (Open less than 90 days)	30.89
Account Reopen Fee (If closed in last 90 days)	15.89
Account Research & Reconciling Assistance	Per hour 30.00 Minimum 30.00
ATM / Debit Card Replacement	15.00
Check Cashing - Non-Customer	1% of check or minimum
Check Printing	8.00
Coin Counting - Non-customer	Price depends on style
Deposited Checks Returned Unpaid	7% of total or Minimum 7.89
Dormant Maintenance Fee	10.00
Foreign Checks Deposited	****Per month 15.00
Canadian Checks	
All other Foreign Checks	Each 8.89
Funds Transfer	Minimum *40.00
Account Transfer - Overdraft Protection	
Employee Assisted-Telephone	9.89
Indemnity Bond Fee (Lost negotiable instrument)	2.89 30.00
License Renewal	
License Title Correction / Transfer	9.50
Medallion Guarantee (Central Bank customers only)	65.89 25.00
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 Money Orders and Cashier's Checks	5.89
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*****	6.00
Statement - Special Cutoff	Each 10.89
Stop Payment (with all check information or single ACH)	Each 28.89
Stop Payment (incomplete check information or recurring ACH)	Each 39.89
Tax Levy, Garnishments & Citations Processing Fee	90.00
Wire Transfers	
Incoming - Domestic	15.00
Incoming - Foreign / International	20.00
Outgoing - Domestic	30.89
Outgoing - Foreign / International	65.89
Zippered/Locked Central Bank money bags	First Bag FREE
Additional Bag	20.00

*Subject to additional foreign bank charges.

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

*** Receive a discount with automatic payment

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

*****Maximum of 5 @ \$6.00 each. 6+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

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



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).





Community Reinvestment Act

March 1, 2025

Loan-to-Deposit Ratio Prev 2 Calendar Years

12/31/2024	9/30/2024	6/30/2024	3/31/2024
88.83%	89.72%	85.74%	90.02%

12/31/2023	9/30/2023	6/30/2023	3/31/2023
87.97%	86.64%	83.55%	80.42%