

CRA Public File Information

Address of German American State Bank branches and primary areas they serve and census tracts.

German Valley (Main Branch)

100 Church Street

German Valley, IL 61039

Serves – Community of German Valley & Seward and assessment area of Stephenson and Ogle Counties.

Pecatonica

430 N. Main Street

Pecatonica, IL 61063

Serves – Community of Pecatonica and assessment area of Winnebago County.

Winnebago

809 Cannell-Puri Court

Winnebago, IL 61088

Serves – Community of Winnebago and assessment area of Winnebago County.

Overlap does occur among the branches for the customers being serviced at each location versus the assessment area the customer may live in.

Branches Opened/Closed

2023	No new branches were opened. No existing branches were closed.
2022	Pecatonica branch was relocated to 430 N. Main St. Seward branch was closed.
2021	No new branches were opened. No existing branches were closed.

Census Tracts for Stephenson, Ogle and Winnebago Counties:

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 177 - STEPHENSON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	177	0001.00	Middle	No	109.69	\$82,300	\$90,275	\$75,643	4500	6.60	297	1552	2066
17	177	0002.00	Middle	No	110.93	\$82,300	\$91,295	\$76,500	3132	6.77	212	1079	1537
17	177	0003.00	Middle	No	108.30	\$82,300	\$89,131	\$74,688	3841	5.23	201	1319	1571
17	177	0004.00	Middle	No	104.90	\$82,300	\$86,333	\$72,342	2733	7.10	194	865	1136
17	177	0005.00	Middle	No	111.29	\$82,300	\$91,592	\$76,750	2929	6.32	185	1235	1446
17	177	0006.00	Middle	No	103.90	\$82,300	\$85,510	\$71,652	3091	7.60	235	1222	1459
17	177	0007.00	Low	No	30.13	\$82,300	\$24,797	\$20,778	1474	49.86	735	613	911
17	177	0008.00	Low	No	39.69	\$82,300	\$32,665	\$27,375	3134	47.96	1503	432	1387
17	177	0009.00	Middle	No	85.13	\$82,300	\$70,062	\$58,710	4844	21.10	1022	1595	2021
17	177	0010.00	Upper	No	122.91	\$82,300	\$101,155	\$84,760	4354	19.66	856	1149	1536
17	177	0011.00	Moderate	No	63.09	\$82,300	\$51,923	\$43,512	3224	25.62	826	882	1280
17	177	0012.00	Moderate	No	66.62	\$82,300	\$54,828	\$45,945	3622	39.18	1419	828	1595
17	177	0013.00	Moderate	No	70.02	\$82,300	\$57,626	\$48,287	3752	41.04	1540	1021	1896

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 141 - OGLE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	141	9607.00	Upper	No	158.55	\$82,300	\$130,487	\$109,338	4328	8.50	368	1440	1735
17	141	9608.00	Middle	No	101.35	\$82,300	\$83,411	\$69,893	3412	6.07	207	1140	1461
17	141	9609.00	Middle	No	97.31	\$82,300	\$80,086	\$67,104	4604	11.23	517	1493	2006
17	141	9610.01	Middle	No	93.33	\$82,300	\$76,811	\$64,359	3190	13.73	438	1053	1298
17	141	9610.02	Middle	No	115.13	\$82,300	\$94,752	\$79,397	3664	14.77	541	1001	1349
17	141	9611.00	Middle	No	107.34	\$82,300	\$88,341	\$74,020	3791	30.15	1143	649	1258
17	141	9612.00	Middle	No	110.21	\$82,300	\$90,703	\$76,005	7183	30.57	2196	1998	2502
17	141	9613.01	Upper	No	157.38	\$82,300	\$129,524	\$108,531	2483	6.85	170	795	1150
17	141	9613.02	Upper	No	143.65	\$82,300	\$118,224	\$99,063	2588	8.69	225	980	1127
17	141	9614.00	Middle	No	104.49	\$82,300	\$85,995	\$72,057	3975	10.57	420	1158	1742
17	141	9615.00	Middle	No	101.60	\$82,300	\$83,617	\$70,066	4310	7.73	333	1353	2035
17	141	9616.00	Middle	No	80.95	\$82,300	\$66,622	\$55,823	3295	46.43	1530	695	1224
17	141	9617.00	Upper	No	124.80	\$82,300	\$102,710	\$86,063	4965	11.68	580	1315	1967

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 201 - WINNEBAGO COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	201	0001.01	Middle	No	100.00	\$82,400	\$82,400	\$69,883	4727	19.12	904	1291	1646
17	201	0001.03	Moderate	No	79.04	\$82,400	\$65,129	\$55,238	2729	18.10	494	626	1086
17	201	0001.04	Moderate	No	63.92	\$82,400	\$52,670	\$44,671	2665	20.56	548	616	1093
17	201	0001.05	Middle	No	112.98	\$82,400	\$93,096	\$78,958	4161	19.78	823	1293	1437
17	201	0002.00	Moderate	No	76.69	\$82,400	\$63,193	\$53,594	3152	19.26	607	668	1156
17	201	0003.00	Moderate	No	78.83	\$82,400	\$64,956	\$55,094	3786	19.02	720	1039	1739
17	201	0004.01	Middle	No	105.35	\$82,400	\$86,808	\$73,625	2191	24.55	538	727	956
17	201	0004.02	Middle	No	108.31	\$82,400	\$89,247	\$75,694	3009	25.49	767	1087	1222
17	201	0004.03	Middle	No	95.60	\$82,400	\$78,774	\$66,812	4438	30.69	1362	1253	1599
17	201	0005.01	Middle	No	119.03	\$82,400	\$98,081	\$83,185	4916	42.35	2082	1437	2037
17	201	0005.02	Moderate	No	79.40	\$82,400	\$65,426	\$55,490	3862	49.07	1895	875	1424
17	201	0005.06	Upper	No	146.93	\$82,400	\$121,070	\$102,679	4166	24.44	1018	1537	1844
17	201	0005.07	Middle	No	85.06	\$82,400	\$70,089	\$59,444	3996	41.94	1676	647	1017
17	201	0005.10	Upper	No	174.77	\$82,400	\$144,010	\$122,132	3155	29.06	917	1140	1304
17	201	0005.11	Upper	No	151.82	\$82,400	\$125,100	\$106,097	2511	38.27	961	821	955
17	201	0005.12	Upper	No	130.14	\$82,400	\$107,235	\$90,944	5366	29.39	1577	1451	2077
17	201	0005.13	Middle	No	98.91	\$82,400	\$81,502	\$69,125	4022	28.59	1150	1221	1637
17	201	0005.14	Upper	No	141.03	\$82,400	\$116,209	\$98,558	3368	25.15	847	1243	1355
17	201	0005.15	Upper	No	135.11	\$82,400	\$111,331	\$94,417	2727	30.66	836	625	795
17	201	0005.16	Upper	No	162.63	\$82,400	\$134,007	\$113,650	4071	24.44	995	1376	1448
17	201	0006.00	Middle	No	91.82	\$82,400	\$75,660	\$64,167	4259	32.90	1401	1345	1849
17	201	0007.00	Middle	No	112.28	\$82,400	\$92,519	\$78,468	3065	24.67	756	871	1474
17	201	0008.00	Moderate	No	66.57	\$82,400	\$54,854	\$46,522	2860	54.13	1548	358	1252
17	201	0010.00	Low	No	17.47	\$82,400	\$14,395	\$12,210	2065	74.43	1537	284	1141
17	201	0011.00	Moderate	No	66.57	\$82,400	\$54,854	\$46,523	1243	51.57	641	101	420
17	201	0012.00	Low	No	24.11	\$82,400	\$19,867	\$16,853	2191	72.71	1593	225	1120

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	201	0013.00	Low	No	32.44	\$82,400	\$26,731	\$22,670	2110	65.73	1387	427	1003
17	201	0014.00	Moderate	No	64.07	\$82,400	\$52,794	\$44,773	4122	55.36	2282	799	1891
17	201	0015.00	Middle	No	81.26	\$82,400	\$66,958	\$56,786	5454	46.55	2539	1515	2224
17	201	0016.00	Moderate	No	61.28	\$82,400	\$50,495	\$42,828	5556	53.04	2947	858	1837
17	201	0017.00	Middle	No	98.53	\$82,400	\$81,189	\$68,854	3117	49.79	1552	731	1208
17	201	0018.00	Moderate	No	56.43	\$82,400	\$46,498	\$39,440	4762	63.27	3013	970	2179
17	201	0019.00	Moderate	No	69.59	\$82,400	\$57,342	\$48,636	3463	48.08	1665	926	1373
17	201	0020.00	Low	No	48.20	\$82,400	\$39,717	\$33,686	2366	46.79	1107	402	1049
17	201	0021.00	Low	No	37.26	\$82,400	\$30,702	\$26,042	1780	68.93	1227	336	817
17	201	0022.00	Moderate	No	66.78	\$82,400	\$55,027	\$46,667	3508	69.78	2448	1074	1671
17	201	0023.01	Moderate	No	75.55	\$82,400	\$62,253	\$52,800	2410	57.80	1393	542	886
17	201	0023.02	Middle	No	90.33	\$82,400	\$74,432	\$63,125	1249	37.87	473	407	611
17	201	0024.00	Low	No	36.35	\$82,400	\$29,952	\$25,402	2464	82.79	2040	344	903
17	201	0025.00	Low	No	49.69	\$82,400	\$40,945	\$34,728	2626	85.15	2236	345	1092
17	201	0026.00	Unknown	No	0.00	\$82,400	\$0	\$0	2736	81.76	2237	194	888
17	201	0027.00	Moderate	No	66.41	\$82,400	\$54,722	\$46,408	2993	90.64	2713	493	1256
17	201	0028.00	Moderate	No	54.06	\$82,400	\$44,545	\$37,782	1388	91.86	1275	225	524
17	201	0029.00	Unknown	No	0.00	\$82,400	\$0	\$0	1117	40.64	454	38	166
17	201	0030.00	Upper	No	130.57	\$82,400	\$107,590	\$91,250	1689	27.41	463	563	692
17	201	0031.00	Low	No	29.42	\$82,400	\$24,242	\$20,563	3788	64.52	2444	445	1542
17	201	0032.00	Moderate	No	51.56	\$82,400	\$42,485	\$36,034	3092	85.03	2629	499	1089
17	201	0033.00	Moderate	No	62.08	\$82,400	\$51,154	\$43,388	3542	66.69	2362	705	1440
17	201	0034.00	Moderate	No	60.13	\$82,400	\$49,547	\$42,026	4579	53.92	2469	1168	1981
17	201	0035.00	Upper	No	145.22	\$82,400	\$119,661	\$101,488	2323	25.36	589	820	1259
17	201	0036.01	Upper	No	129.14	\$82,400	\$106,411	\$90,250	1565	22.68	355	644	825
17	201	0036.02	Moderate	No	77.45	\$82,400	\$63,819	\$54,125	3963	47.92	1899	804	1341
17	201	0036.04	Moderate	No	65.15	\$82,400	\$53,684	\$45,529	3080	54.71	1685	642	987
17	201	0036.05	Moderate	No	58.43	\$82,400	\$48,146	\$40,833	1963	45.39	891	220	430
17	201	0036.06	Moderate	No	76.81	\$82,400	\$63,291	\$53,681	2670	54.91	1466	897	1218

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	201	0037.05	Upper	No	134.23	\$82,400	\$110,606	\$93,806	4749	18.93	899	1850	2079
17	201	0037.06	Middle	No	117.57	\$82,400	\$96,878	\$82,161	6474	36.56	2367	1842	2177
17	201	0037.07	Middle	No	100.26	\$82,400	\$82,614	\$70,063	3579	44.96	1609	528	713
17	201	0037.08	Moderate	No	76.31	\$82,400	\$62,879	\$53,331	3086	62.48	1928	731	915
17	201	0037.09	Moderate	No	64.99	\$82,400	\$53,552	\$45,417	1907	61.77	1178	301	412
17	201	0037.10	Middle	No	117.95	\$82,400	\$97,191	\$82,426	2551	30.54	779	756	874
17	201	0037.11	Middle	No	118.84	\$82,400	\$97,924	\$83,051	4078	22.05	899	1282	1701
17	201	0038.01	Upper	No	133.37	\$82,400	\$109,897	\$93,203	6457	18.85	1217	1726	2519
17	201	0038.05	Upper	No	123.31	\$82,400	\$101,607	\$86,176	7284	15.20	1107	2453	2824
17	201	0038.06	Upper	No	173.76	\$82,400	\$143,178	\$121,429	5090	19.53	994	1554	1749
17	201	0038.08	Middle	No	108.44	\$82,400	\$89,355	\$75,781	3578	18.36	657	1210	1522
17	201	0038.09	Middle	No	86.21	\$82,400	\$71,037	\$60,250	4649	26.05	1211	1454	2002
17	201	0038.10	Middle	No	108.05	\$82,400	\$89,033	\$75,511	6495	26.39	1714	1804	2580
17	201	0038.11	Upper	No	190.24	\$82,400	\$156,758	\$132,946	1360	21.32	290	450	576
17	201	0039.01	Upper	No	178.87	\$82,400	\$147,389	\$125,000	4983	14.59	727	1625	1882
17	201	0039.03	Upper	No	161.40	\$82,400	\$132,994	\$112,788	6095	11.30	689	2072	2158
17	201	0039.04	Middle	No	108.24	\$82,400	\$89,190	\$75,640	4762	14.49	690	1385	1696
17	201	0040.02	Middle	No	111.09	\$82,400	\$91,538	\$77,632	6613	13.08	865	1852	2320
17	201	0040.03	Moderate	No	71.25	\$82,400	\$58,710	\$49,792	2102	33.30	700	705	951
17	201	0040.04	Middle	No	94.65	\$82,400	\$77,992	\$66,146	5870	23.17	1360	1510	2383
17	201	0040.05	Upper	No	154.16	\$82,400	\$127,028	\$107,730	3155	12.11	382	1038	1107
17	201	0041.00	Upper	No	122.26	\$82,400	\$100,742	\$85,441	5153	7.16	369	1667	2263
17	201	0042.00	Upper	No	126.02	\$82,400	\$103,840	\$88,065	6095	10.35	631	2180	2509
17	201	0043.00	Upper	No	137.56	\$82,400	\$113,349	\$96,135	5007	8.35	418	1712	1884
17	201	9800.00	Unknown	No	0.00	\$82,400	\$0	\$0	2	100.00	2	0	4

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Services Offered at the Branches

The German American State Bank operates its German Valley, Pecatonica, and Winnebago branches as full-service banks. All services offered at the main bank in German Valley are available directly through the Pecatonica and Winnebago Branches including all deposit accounts, safe deposit services (safe deposit boxes are no longer available at the Pecatonica Branch), investment brokerage services, and a full range of loans are available through full time loan officers and retail support staff. A drive-up and night depository service are also available. An ATM machine is also located at all three branches of German American State Bank, and there are off-site ATM locations as well.

German American State Bank Hours of Operation

German Valley

Lobby

Monday – Wednesday	9:00 a.m. – 3:00 p.m.
Thursday	9:00 a.m. – Noon
Friday	9:00 a.m. – 3:00 p.m.
Saturday	Closed

Drive – Up

Monday – Friday	9:00 a.m. – 3:00 p.m.
Saturday	8:00 a.m. – Noon

Pecatonica

Lobby

Monday – Friday	9:00 a.m. – 4:00 p.m.
Saturday	Closed

Drive – Up

Monday & Friday	9:00 a.m. – 5:00 p.m.
Tuesday – Thursday	9:00 a.m. – 4:00 p.m.
Saturday	8:00 a.m. – Noon

Winnebago

Lobby

Monday – Friday	9:00 a.m. – 4:00 p.m.
Saturday	Closed

Drive – Up

Monday & Friday	9:00 a.m. – 5:00 p.m.
Tuesday – Thursday	9:00 a.m. – 4:00 p.m.
Saturday	8:00 a.m. – Noon

Services Offered at the Loan Production Office

Services offered at the loan production office in Belvidere include Commercial and Agricultural loan financing through one full-time loan officer and support staff.

Belvidere
205 Cadillac Court, Unit 1
Belvidere, IL 61008

German American State Bank Hours of Operation

	Belvidere	
	<u>Lobby</u>	
Monday – Friday		8:00 a.m. – 5:00 p.m.

Census Tracts for Boone County:

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 007 - BOONE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	007	0101.01	Moderate	No	76.02	\$82,400	\$62,640	\$53,125	4396	40.74	1791	954	1449
17	007	0101.02	Middle	No	80.95	\$82,400	\$66,703	\$56,571	3756	46.88	1761	674	1295
17	007	0102.00	Moderate	No	55.59	\$82,400	\$45,806	\$38,852	5640	42.16	2378	1663	2111
17	007	0103.00	Middle	No	101.29	\$82,400	\$83,463	\$70,783	6674	45.83	3059	1882	2395
17	007	0104.00	Upper	No	121.14	\$82,400	\$99,819	\$84,656	6912	34.56	2389	2161	2366
17	007	0105.01	Upper	No	246.06	\$82,400	\$202,753	\$171,955	4501	14.95	673	1803	1896
17	007	0105.02	Upper	No	134.56	\$82,400	\$110,877	\$94,034	5795	16.48	955	1915	2176
17	007	0106.01	Upper	No	123.46	\$82,400	\$101,731	\$86,282	3847	23.29	896	1054	1367
17	007	0106.03	Upper	No	166.41	\$82,400	\$137,122	\$116,295	6380	18.92	1207	1887	2214
17	007	0106.04	Middle	No	116.33	\$82,400	\$95,856	\$81,298	5547	29.75	1650	1506	2008

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**Free Onsite/Offsite ATM Locations
for German American State Bank Customers**

BOURBONNAIS, IL

Casey's General Store
1430 N Convent Street

DAKOTA, IL

Casey's General Store
111 S. East Street

Dakota Community School
400 Campus Drive

DAVIS, IL

State Bank of Davis
100 Route 75

Lakeview Quick Stop
13965 Best Road

DURAND, IL

Shell Express
1002 Cameron Drive

FREEPORT, IL

State Bank of Freeport
1718 S. Dirck Drive

Sanitary Cleaners
130 E. Exchange Street

Freeport High School (sporting
events only)
701 W Moseley

Casey's General Store
1775 S West Avenue

GERMAN VALLEY, IL

German American State Bank
100 Church Street

HERSCHER, IL

State Bank of Herscher
10 Tobey Drive

KANKAKEE, IL

State Bank of Herscher
5053 West Route 17

Casey's General Store
1075 W Jeffery Street

LENA, IL

My Friend's Closet
511 West Lena St

KOA Campgrounds
(Summer Only)
10982 US Highway 20 West

Lena State Bank
915 S. Logan Street

Casey's General Store
301 N Schuyler

LOVES PARK, IL

Northwest Bank
4402 Peak Drive

MACHESNEY PARK, IL

Northwest Bank of Rockford
1100 Ralston Road

OREGON, IL

Silver Ridge Golf Course
3069 N Hill Road

PECATONICA, IL

Booties Main Tap
411 Main Street

Pecatonica High School
1300 Main Street

Mike's One Stop
528 Main Street

German American State Bank
430 N. Main Street

Winnebago County Fair
Grounds (during events only)
500 W 1st Street

ROCKFORD, IL

Northwest Bank of Rockford
125 Phelps Avenue

Northwest Bank of Rockford
3106 N. Rockton Avenue

ROCKTON, IL

Pavilion at Orchard Ridge
Farms
6786 Yale Bridge Road

SEWARD, IL

Seward Boco
16476 3rd Street

WINNEBAGO, IL

Winnebago High School
200 E. McNair Road

German American State Bank
809 Cannell-Puri Court

Sullivan's
703 N. Elida

Historical Data Loan-to-Deposit Ratio

It is the policy of German American State Bank to maintain a loan-to-deposit ratio below 90%.

The bank's loan-to-deposit ratio for the following quarters ending 3/31, 6/30, 9/30 and 12/31 are as follows:

March 31, 2023	84.78%
June 30, 2023	83.80%
September 30, 2023	84.36%
December 30, 2023	84.07%

Additionally, the bank is actively involved in purchasing participations loans from other banks within the Foresight Financial Group, our parent company, which results in the ability to better accommodate the needs of larger borrowers who otherwise couldn't be accommodated. Conversely, the bank has the ability to sell participations in its larger lines of credit, again permitting us to offer higher lines of credit than otherwise would be possible.

German American State Bank Accounts

Kasasa Cash:

Personal checking account with no minimum balance requirement and no monthly service fees. Account is interest bearing and customers receive a higher rate of interest on balances up to \$15,001.00 if during a statement cycle monthly qualifications of 1) receive an e-Statement, 2) have 12 point of sale debit card transaction clear and post to their account or 30 point of sale debit card transactions for “enhanced rewards”, and 3) receive a direct deposit or ACH debit from the account.

Kasasa Cash Back:

Personal checking account with no minimum balance requirement and no monthly service fees. Account earns customers cash back on everyday debit card purchases if during a statement cycle monthly qualifications of 1) receive an e-Statement, 2) have 12 point of sale debit card transaction clear and post to their account, and 3) receive a direct deposit or ACH debit from the account.

Growth Checking:

Personal checking account with no minimum balance requirements. \$5.00 per month Paper Statement Fee if not enrolled in E-Statements.

Business Growth Checking:

Business checking account with no minimum balance requirements. Minimum balance of \$100.00 to open. \$5.00 per month Paper Statement Fee if not enrolled in E-Statements. Transaction limits apply before a \$0.50 fee per item above stated limits.

Corporate Growth Checking:

For our business customers; minimum balance of \$100.00 to open. Our Corporate Growth Checking offers a competitive pricing schedule and special Earnings Credit on balances, which are used to offset charges for fees on various services.

Commercial Growth Checking:

For our business customers; minimum balance of \$2,500.00 to open. Our Commercial Growth Checking waives service charges when you meet certain average monthly balances. Maintenance fee of \$7.00 a month if the balance falls below the minimum at any time during the month. Interest rates may change at any time. Interest is compounded every month and is credited every month. Transaction limits apply.

Growth Money Market:

Minimum balance of \$10,000.00 is required. Maintenance fee of \$12.50 a month if the balance falls below the minimum at any time during the month. Interest rates may change at any time. Higher rate of interest based on tiered balances. Interest is compounded every month and is credited every month. Checks may be ordered on this account at customer's request.

Corporate Growth Money Market:

For our business customers; minimum balance of \$10,000.00 is required. Maintenance fee of \$12.50 a month if the balance falls below the minimum at any time during the month. Interest rates may change at any time. Interest is compounded every month and is credited every month. Checks may be ordered on this account at customer's request.

Premium Money Market:

Minimum balance of \$250,000 is required. Maintenance fee of \$100.00 a month if the balance falls below the minimum at any time during the month. Interest rates may change at any time. Interest is compounded every month and is credited every month. Checks may be ordered on this account at customer's request.

Kasasa Cash Saver:

Personal savings account that is tied to Kasasa Cash. Account has no minimum balance requirements or service charges. Account is interest bearing and when customer qualifies in Kasasa Cash they receive a higher rate of interest in Kasasa Saver on balances up to \$25,001.00.

Kasasa Cash Back Saver:

Personal savings account that is tied to Kasasa Cash Back. Account has no minimum balance requirements or service charges. Account is interest bearing and when customer qualifies in Kasasa Cash Back they receive a higher rate of interest in Kasasa Saver on balances up to \$25,001.00.

Growth Savings Account:

Minimum balance to open is \$250.00. A minimum balance fee of \$3.00 will be charged if the accounts' daily balance falls below \$250.00 on any day of the statement cycle. Interest rates may change at any time. Interest is compounded quarterly and is credited to the account quarterly. Students and seniors are excluded from any charges.

Business Growth Savings Account:

Minimum balance to open is \$250.00. A minimum balance fee of \$3.00 will be charged if the accounts' daily balance falls below \$250.00 on any day of the statement cycle. Interest rates may change at any time. Interest is compounded daily and is credited to the account quarterly.

Health Savings Account:

A Health Savings Account (HSA) is an alternative to traditional health insurance; it is a checking product that offers a different way for customers to pay for their health care. HSAs enable the individual to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis. Minimum balance to open is \$100.00. Interest rates may change at any time. Interest is compounded monthly and is credited to the account monthly.

Certificates of Deposit:

Certificates of Deposit range in terms from 182 days to 60 months. Minimum balance to open is \$1,000.00. Specials are run monthly with a \$5,000.00 minimum opening balance for renewals or \$10,000.00 for new money. Interest can be credited either by adding back to the certificate, depositing into another account here at the bank, or paid to the customer by check or ACH. Interest can be compounded monthly, quarterly, semi-annually, or annually. A penalty may be assessed for early withdrawal of funds before the maturity date.

Regular Individual Retirement Account (IRA)

IRA's range in terms from 12 months to 60 months. A \$50.00 minimum balance is required. Interest is credited back to the certificate and is compounded quarterly. Certificates are automatically renewable at maturity and will renew at the new rate at that time for the same length of time. Customers may have a penalty if withdrawing funds before the account matures. All government rules and regulations are followed for depositing and withdrawing funds.

SEP Individual Retirement Account (IRA)

SEP IRA's are available for our self-employed customers. They range in terms from 12 months to 60 months. A \$50.00 minimum balance is required. Interest is compounded quarterly and added back to the certificate. Certificates are automatically renewable at maturity and will renew at the new rate at that time for the same length of time. Customers may have a penalty if withdrawing funds before the account matures. All government rules and regulations are followed for depositing and withdrawing funds.

Roth Individual Retirement Account (IRA)

Roth IRA's are non-deductible accounts that feature tax-free withdrawals for certain distribution reasons after a 5-year holding period. They range in term from 12 months to 60 months. A \$50.00 minimum balance is required. Interest is compounded quarterly and added back to the certificate. Certificates are automatically renewable at maturity and will renew at the new rate at that time for the same length of time. Customers may have a penalty if withdrawing funds before the account matures. All government rules and regulations are followed for depositing and withdrawing funds.

Coverdell Education Savings Account (CESA)

Education IRA's are non-deductible accounts that feature tax-free withdrawals for the purpose of a child's higher education expenses. They range in term from 12 months to 60 months. No minimum balance is required. Interest is compounded quarterly and added back to the certificate. Certificates are automatically renewable at maturity and will renew at the new rate at that time for the same length of time. Customers may have a penalty if withdrawing funds before the account matures.

Commercial & Agricultural Loans

Agricultural, including real estate, livestock, machinery and equipment, crop loans, short-term operating and loans done under federal guarantee programs. Business, including small retail, manufacturing, etc.

Installment Loans

Personal unsecured and loans for vehicles, home improvement, retail purchases, recreational vehicles, etc.

Solar Loans

Special financing for the installation of solar panels.

Real Estate Loans

Purchase money, construction, refinance from other lenders, and home equity loans. Real estate loans include single family, multi-family, commercial buildings, and unimproved land purchases.

Home Equity Line of Credit

Home Equity loans are an ongoing line of credit for up to ten years that is secured by your home. It is on a pay down and borrow back basis, up to your limit at anytime. Provides a monthly statement with your payment being 2% of the unpaid balance or \$100, whichever is higher, or a payment of interest only. Interest is variable with Wall Street Prime and can change monthly. Annual fee applies.

Flex Credit Loans

Flex credit loans are an ongoing line of credit for up to five years that can be unsecured. It is on a pay down and borrow back basis, up to your limit at anytime. Provides a monthly statement with your payment being 4% of the unpaid balance or \$100, whichever is higher. Interest is variable with Wall Street Prime and can change monthly. Annual fee applies.

Overdraft Protection

A line of credit designed to automatically deposit money into your checking account to protect you from overdrawing. Usually set up for \$500, money is deposited in \$100 increments up to the limit as needed. Billing is at the end of your statement cycle with payment due no later than 15 days from that date. If payment is not made, it is automatically withdrawn from your checking account. The monthly payment is 5% of the outstanding balance or \$15, whichever is higher. Interest rates can change at any time. Annual fee is assessed on your first monthly statement.

Additional Services – some may have a fee.

- Debit Cards
- Notary Service
- Credit Card Advances
- Cashier's Checks
- Fax Machine & Copy Services
- Online & Mobile Banking/Bill Pay
- 24-hour telephone account access
- Safety Deposit Boxes
- License Stickers
- ACH Origination
- Telephone Transfers
- Wire Transfers
- Discover Club for Seniors
- Sweep Accounts
- Stop Payments
- Coin Services
- Locked/Zipper Bag Services