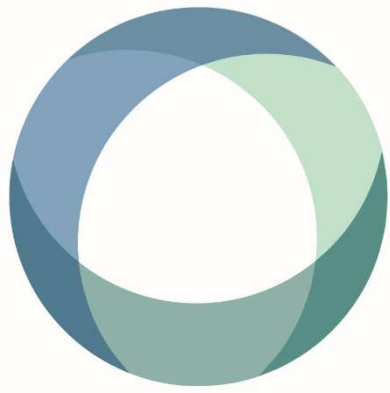




Alliance
Community Bank[®]

**COMMUNITY
REINVESTMENT
ACT (CRA)**

Public
File



Alliance
Community Bank

Written Comments and Responses

No written comments have been received from the public [related to Alliance Community Bank's CRA performance] for the current year or the preceding two (2) calendar years.

PUBLIC DISCLOSURE

November 17, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Alliance Community Bank
Certificate Number: 9631

321 North 6th Street
Petersburg, Illinois 62675

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 following points summarize Alliance Community Bank's (Alliance) Community Reinvestment Act (CRA) performance:

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a substantial majority of home mortgage and small farm loans, by number and dollar volume, within the assessment area.
- The geographic distribution of loan reflects excellent dispersion throughout the Springfield, IL Metropolitan Statistical Area (MSA) assessment area; however, examiners did not perform a geographic distribution analysis in the Illinois Non-MSA assessment area due to the lack of low- and moderate-income census tracts.
- The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes and individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

DESCRIPTION OF INSTITUTION

Background and Operations

Alliance is a \$415.7 million financial institution that is wholly-owned by AC Bancorp, Inc., a one-bank holding company; both are headquartered in Petersburg, Illinois. The bank received a Satisfactory rating at the previous FDIC Performance Evaluation, dated January 27, 2023, based on Interagency Small Institution CRA Examination Procedures.

Alliance operates six full-service branch offices throughout a three county area in Central Illinois. A new office was opened in an upper-income census tract in Springfield, Illinois on December 19, 2024. The bank's business focus remains on agricultural and residential home mortgage lending. Agricultural credit product offerings include operating lines of credit, equipment loans, and farm real estate loans. Several home mortgage lending products and other consumer-purpose loans, such as automobiles and credit cards are offered. Commercial credit products such as term and capital improvement loans, commercial real estate loans, and lines of credit are available as well. The bank offers a wide range of deposit products and services for both commercial and retail customers. Retail deposit products include checking, savings, and money market accounts, as well as certificates of deposit. Alternative banking services include online banking and bill pay, mobile banking, and access to automated teller machines.

Various home mortgage loan programs, including some that have flexible lending guidelines that often benefit low- and moderate-income individuals and areas are still offered directly and through third-party arrangements to help meet assessment area credit needs. The bank continues to originate long-term fixed rate mortgage loans that are sold on the secondary market. There are also federal government guaranteed mortgage loan programs including VA, FHA, and USDA Rural Housing loans offered through a third party arrangement. During this review period, the bank originated 38 loans totaling \$6.0 million through the various third party's programs. The bank also continues to participate in the Federal Home Loan Bank's (FHLB) Downpayment Plus Program (DPP). This program offers down payment and closing cost assistance to qualifying homebuyers. Since the previous CRA evaluation, the bank facilitated 53 grants totaling \$528,600 to homebuyers.

The bank also participates in several flexible agricultural loan programs. It works with the USDA Farm Service Agency (FSA) to offer programs providing assistance to new farmers and existing operations that are purchasing or expanding agricultural operations. Since the previous evaluation, the bank originated five loans totaling \$1.1 million under these specialized programs. Alliance is an approved lender through the Illinois State Treasurer's Ag Invest program and is able to offer reduced interest rate loans to farmers to start, expand or add value to their farming operations. The bank originated four loans totaling \$2.3 million utilizing this program during the review period. Alliance also participates in Community Advance programs through the FHLB that promote economic development through various grants and lending initiatives supporting small businesses and farms. Since the previous evaluation, the bank has helped secure grants of \$30,000 for two small businesses in Menard County and 13 loans with below-market rates.

Ability and Capacity

As of September 30, 2025, Alliance reported total assets of \$415.7 million, total loans of \$254.5 million, and total deposits of \$369.5 million. These figures represent increases since the previous CRA evaluation, which is attributed to organic growth. The composition of the loan portfolio reflects limited change since the prior evaluation. Examiners did not identify any financial or other legal impediments that hinder the bank's ability to provide credit within its assessment areas. Additional details regarding the loan portfolio are included in the following table.

Loan Portfolio Distribution as of 9/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	13,462	5.3
Secured by Farmland	61,868	24.3
Secured by 1-4 Family Residential Properties	73,976	29.1
Secured by Multifamily (5 or more) Residential Properties	3,053	1.2
Secured by Nonfarm Nonresidential Properties	29,644	11.6
Total Real Estate Loans	182,003	71.5
Commercial and Industrial Loans	19,510	7.7
Agricultural Production and Other Loans to Farmers	34,237	13.5
Consumer Loans	15,251	6.0
Obligations of State and Political Subdivisions in the U.S.	3,464	1.4
Other Loans	51	<1.0
Total Loans	254,516	100.0
<i>Source: Reports of Condition and Income</i>		

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Alliance has designated two separate assessment areas, which are detailed further in the following table. This delineation reflects a change from the previous evaluation when it was expanded to include the new office in Springfield, which is in Sangamon County. These assessment areas do not arbitrarily exclude any low- or moderate-income census tracts, do not reflect illegal discrimination, and otherwise meet the requirements of the CRA regulations. A more detailed discussion of each assessment area, including economic and demographic data, competition, and community contacts, is found in the separate Springfield MSA and Illinois Non-MSA sections of this evaluation.

Composition of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Springfield, IL MSA	Menard and Sangamon	57	5
IL Non-MSA	Mason	6	1
<i>Source: Bank Records; CT = Census Tract</i>			

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. This evaluation covers the period from the prior FDIC performance evaluation dated January 27, 2023 to the current evaluation dated November 17, 2025. Full scope reviews were performed for both assessment areas. The overall CRA rating is more heavily influenced by the bank's performance in the Springfield, IL MSA, as that is where the majority of lending and deposit-taking activities take place.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small farm loans and both product lines received equal weight in this evaluation. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. Commercial and consumer lending were not reviewed for this evaluation as they are not major product lines in the loan portfolio and are not a lending focus of the bank. While the number and dollar volume of home mortgage and small farm loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of individuals and farms served.

Home mortgage loans subject to Home Mortgage Disclosure Act (HMDA) reporting requirements in 2023 and 2024 were reviewed. Alliance originated or purchased 220 HMDA loans totaling \$30.1 million in 2023 and 231 loans totaling \$36.0 million in 2024. Although examiners reviewed each full year of reported activity since the previous evaluation, only 2024 lending data is presented as it is representative of activity throughout the entire review period. The bank's home mortgage lending performance is compared to 2024 aggregate lending data, as well as demographic data housing data obtained from the 2020 U.S. Census. Examiners placed more weight on comparisons to aggregate data as it provides a more accurate assessment of lending opportunities and demand within the assessment areas.

Examiners reviewed all farm loans originated or renewed in the period January 1, 2024 to December 31, 2024. Based on loan data provided, the bank originated 210 small farm loans totaling \$24.0 million during that time. Management confirmed that this timeframe is representative of the bank's performance during the evaluation period. D&B data for 2024 was the most recent information available and provided a standard of comparison for the small farm loans. D&B data includes all farms in a given area that voluntarily respond to a survey request, including a large number of very small operations that have limited or no credit needs. As such, the D&B data is primarily an indicator of demographics in a given area and is not considered an absolute distribution of credit needs or lending opportunities.

As part of the evaluation process, examiners contact active third parties in the assessment area to assist in identifying the credit and community development needs. This information helps identify credit and community development opportunities and determine whether local financial institutions are responsive to these needs. Examiners relied on three recently conducted community contacts

for this public evaluation. None of the contacts identified any significant unmet credit and community development needs in the overall assessment area. Comments from the community contacts are included in the appropriate sections of the evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The institution’s lending performance is reasonable given the assessment areas credit needs. The Loan-to-Deposit (LTD) ratio, assessment area concentration, geographic distribution, and the borrower profile performance support this conclusion. Examiners evaluated the LTD ratio and assessment area concentration at the institution-wide level, while separate conclusions are discussed regarding performance under the geographic distribution and borrower profile criteria for each assessment area.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank’s LTD ratio, calculated from Call Report data, averaged 63.7 percent over the past 11 calendar quarters from March 31, 2023 to September 30, 2025. The ratio generally reflected an upward trend throughout the review period and ranged from a low of 54.4 percent as of March 31, 2023 to a high of 68.2 percent as of December 31, 2024. Alliance’s average ratio is comparable to, but lower than that of, the similarly situated institutions, as shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus. The LTD ratios for these institutions also generally reflected either a level or upward trend.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2025 (\$000s)	Average Net LTD Ratio (%)
Alliance Community Bank	415,689	63.7
Similarly-Situated Institution #1	463,899	74.8
Similarly-Situated Institution #2	626,039	75.2
Similarly-Situated Institution #3	625,150	80.2
Similarly-Situated Institution #4	322,561	88.7
<i>Source: Reports of Condition and Income 3/31/2023 through 9/30/2025</i>		

Assessment Area Concentration

The bank originated a substantial majority of home mortgage and small farm loans, by number and dollar volume, within its assessment area, as detailed in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2023	201	91.4	19	8.6	220	26,785	89.1	3,275	10.9	30,060
2024	214	92.6	17	7.4	231	32,900	91.4	3,105	8.6	36,005
Subtotal	415	92.0	36	8.0	451	59,685	90.3	6,380	9.7	66,065
Small Farm										
2024	173	82.4	37	17.6	210	19,274	80.3	4,714	19.7	23,988
Subtotal	173	82.4	37	17.6	210	19,274	80.3	4,714	19.7	23,988
Total	588	89.0	73	11.0	661	78,959	87.7	11,094	12.3	90,053
<i>Sources: Bank HMDA Data, as reported; Small Farm Bank Records. Due to rounding, totals may not equal 100.0%.</i>										

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the Springfield, IL MSA assessment area. Due to the lack of low- and moderate-income geographies in the Illinois Non-MSA assessment area, an analysis of geographic distribution of loans was not performed. Examiners only considered loans originated inside the assessment area, with an emphasis placed on the distribution of loans in low- and moderate-income geographies. A complete discussion of the bank's 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 and farm operations of different sizes, given the demographics of the assessment areas. This conclusion is primarily supported by borrower profile performance in the Springfield, IL MSA assessment area largely due to the volume of activity. Only loans originated within the assessment area are considered under this criterion, with an emphasis placed on the percentage by number of home mortgage loans to low- and moderate-income borrowers, as well as the number of loans to small farms with Gross Annual Revenues (GARs) of \$1 million or less. Please refer to the separate assessment area sections of this evaluation for further discussion of the bank's performance under this criterion.

Response to Complaints

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

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.

SPRINGFIELD, IL MSA ASSESSMENT AREA – Full-Scope Review DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SPRINGFIELD, IL MSA ASSESSMENT AREA

Alliance has designated the Springfield, IL MSA, which is comprised of Sangamon and Menard Counties, as one of its AAs. The bank operates five of its six offices in this area. As previously mentioned, one new location was opened in Springfield in December 2024. This AA was expanded at that time to include Sangamon County in its entirety, instead of the six tract area included during the previous review period.

A majority of the bank’s operations is conducted in this AA. As of June 30, 2025, the bank reported \$341.3 million in deposits, which represents 93.1 percent of the bank’s total deposits as of the same date. Of the 2024 home mortgage and small farm loans originated within the bank’s combined AA, a total of 91.3 percent of the dollar volume was in the Springfield, IL MSA.

Economic and Demographic Data

This assessment area is comprised of all 57 tracts in the Springfield, IL MSA, which includes 54 tracts in Sangamon County and three in Menard County. According to the 2020 U.S. Census, these tracts reflect the following income designations: 10 low-, 14 moderate-, 17 middle-, and 16 upper-income tracts. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Springfield, IL MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	57	17.5	24.6	29.8	28.1	0.0
Population by Geography	208,640	12.3	19.5	33.1	35.0	0.0
Housing Units by Geography	97,689	13.7	22.1	34.2	30.0	0.0
Owner-Occupied Units by Geography	62,959	7.4	18.2	36.4	38.1	0.0
Occupied Rental Units by Geography	26,345	26.9	28.0	30.0	15.1	0.0
Vacant Units by Geography	8,385	20.4	32.3	30.9	16.4	0.0
Businesses by Geography	25,033	10.0	18.6	19.6	51.8	0.0
Farms by Geography	595	3.2	4.5	51.1	41.2	0.0
Family Distribution by Income Level	53,882	23.5	15.8	21.0	39.7	0.0
Household Distribution by Income Level	89,304	24.6	15.8	17.1	42.5	0.0
Median Family Income MSA - 44100 Springfield, IL MSA		\$83,948	Median Housing Value			\$ 137,876
			Median Gross Rent			\$820
<i>Sources: 2020 Census and 2024 D&B Data (*). NA category - geographies with no income classification.</i>			Families Below Poverty Level			9.4%

The bank’s performance under the geographic distribution criterion was compared to the respective area demographics and aggregate lending data, as applicable. For home mortgage lending, the bank’s performance was compared to the percentage of owner-occupied units located within the geographies by income level and HMDA aggregate lending. Small farm lending was evaluated by comparing the bank’s performance to the percentage of operations in the respective tract income categories based on D&B data. These characteristics provide some insight into the credit needs and demand, which are considered when evaluating geographic lending patterns.

Performance under the borrower profile criterion also compares the respective area demographics and aggregate lending data, as applicable. The 2024 FFIEC-updated median family income levels are used to analyze home mortgage loans under this criterion. The following table illustrates how those figures translate to low-, moderate-, middle-, and upper-income bands for determining the bank’s lending to borrowers of different income levels. The bank’s performance under this criterion is compared to the percentage of families by income level and HMDA aggregate lending levels.

Estimated Median Family Income Ranges - Springfield, IL MSA Assessment Area					
Year	MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2024	\$ 105,600	< \$52,800	\$52,800 to < \$84,480	\$84,480 to < \$126,720	≥ \$126,720
<i>Source: FFIEC</i>					

Agriculture and related businesses remain prevalent in most of Menard County and the more rural portions of Sangamon County. The analysis of small farm lending under the borrower profile criterion compares the distribution of farms by gross annual revenues (GAR) level, with a focus on the level of lending to operations with GARs of \$1 million or less. According to 2024 D&B data, the assessment area contains 595 farming operations, and almost all (98.0 percent) reported GARs of \$1 million or less. These demographics indicate the potential for the banks to participate in small farm lending within the assessment area. Of the 595 farms in the assessment area, only 88 of them are in Menard County.

Information from Moody’s Analytics dated June 2025, notes that the economy in the Springfield, IL MSA is relatively strong with employment growing more quickly due to strengthening in most industries. Healthcare is still a source of growth, and the area remains heavily dependent on government employment, in Sangamon County in particular. Other major employers outside of government and agriculture include education and health care services, professional and business services, and retail trade. Housing prices are comparable to national trends and the area continues to experience population loss. As detailed in the following table, unemployment rates in the area have been generally consistent with the state and national rates throughout the review period.

Unemployment Rates – Springfield, IL MSA AA			
	2023	2024	August 2025
Area	%	%	%
Menard County	4.1	4.0	3.9
Sangamon County	4.4	4.3	4.5
State of IL	4.5	5.0	4.7
National Average	3.6	4.0	4.5
<i>Source: Bureau of Labor Statistics</i>			

Competition

There is a competitive market for deposits and loans, in which Alliance faces competition from other financial institutions, mortgage brokers, credit unions, and direct finance companies that operate in and around the area. As of June 2025, there were 26 financial institutions operating 80 offices throughout the assessment area and Alliance had a 3.6 percent market share. Out of three FDIC-insured institutions operating within Menard County, which is where the bank is headquartered, Alliance was the lead with an 80.7 percent market share.

There is also a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2024, the most recent year for which aggregate data is available, 4,580 home mortgage loans were originated or purchased by 211 lenders in the Springfield, IL MSA. Alliance ranked fifth out of all HMDA reporters in the area with a market share of 4.5 percent. The three most prominent home mortgage lenders accounted for approximately one quarter of the total market share, and a large number of lenders only originated one or two loans. In Menard County, Alliance leads the market with 23.5 percent market share among 56 institutions.

Community Contact

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 and opportunities. This information helps determine whether local financial institutions are responsive to these needs. Examiners reviewed information from a recently conducted interview with an economic development organization in the area. In addition to the primary focus area noted, the contact also discussed local economic conditions, housing trends, and local credit needs.

The contact explained that in general, the local economy seems to be recovering from a downturn during the COVID-19 pandemic. They noted that Sangamon County has more stability than some of the surrounding counties, particularly due to the level of employment opportunities in local, State, and Federal government and various other sectors such as schools and medical providers. As a result, many residents from surrounding communities commute to Springfield for employment. The contact identified the need for affordable housing and noted that the supply of low- and moderately-priced housing is very limited. In addition, the contact explained that the supply of housing has dropped significantly over the last few years, and prices have increased. Lastly, the contact stated that there is a very robust banking environment and banks in the area are responsive to local credit needs overall.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage, small farm, and small business loans represent primary credit needs in the area. The percentage of low- and moderate-income families and farms and businesses with GARs of \$1 million or less supports this conclusion.

The need for affordable housing was identified by the community contact and numerous areas have been targeted for improvement through the creation of TIF districts and other incentives to spur economic development. Various programs are available to support activities in rural portions of the assessment area as well. Opportunities were identified for all types of lending throughout the area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SPRINGFIELD, IL MSA

LENDING TEST

Lending levels reflect reasonable responsiveness to the assessment area's credit needs. Performance under the geographic distribution criterion primarily supports this conclusion and borrower profile performance provides additional support.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. Home mortgage performance supports this conclusion. All 10 low-income tracts and 13 moderate-income tracts are located in the City of Springfield, in Sangamon County. The other moderate-income tract is located on the northeast border of Springfield. Alliance operates two locations in Sangamon County, which are both in upper-income geographies. Both of these branches are approximately six miles away from the nearest low- or moderate-income geographies, respectively. Performance during this review period reflects notable improvement since the previous review, which is partially attributed to the expanded assessment area.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. Alliance's performance in the low- and moderate-income tracts, along with the information from the community contact signaling a need for home mortgages in these areas supports this conclusion and reflects positively on the bank's efforts to meet the credit needs of the assessment area.

Area demographics reflect that over half of the rental and vacant housing units are located in the low- and moderate-income geographies, which is supported by the lower levels of owner-occupied housing than in other portions of the assessment area. As detailed in the following table, the bank's lending in these tracts comprised 40.7 percent of total lending in 2024 and surpassed aggregate lending levels by 5.4 percent in low-income tracts and 7.7 percent in moderate-income geographies. Alliance ranked second in lending in low- and middle-income geographies based on aggregate

lending data. This level of lending is considered excellent, especially when considering the distance from the bank's branches to these tracts and the high level of competition in the area.

Geographic Distribution of Home Mortgage Loans – Springfield, IL MSA						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	7.4	6.9	25	12.3	2,255	7.1
Moderate	18.2	20.7	58	28.4	7,190	22.5
Middle	36.4	33.2	84	41.2	14,370	45.0
Upper	38.1	39.2	37	18.1	8,155	25.4
Totals	100.0	100.0	204	100.0	31,970	100.0

Sources: 2020 Census; Bank Data, as reported; 2024 HMDA Snapshot (8/14/25); 2024 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable penetration throughout the assessment area. As detailed in the following table, very few farming operations are located in the low- and moderate-income geographies in this assessment area. D&B data from 2024 reflects a total of 19 farms in the low-income tracts and 27 farms in the moderate-income tracts. As noted, all of these geographies are located within the City of Springfield, which would be more indicative of hobby farms with limited lending needs. Further, although the bank is not a CRA reporter, aggregate data helps provide an indication of loan demand in the area. For the most recent year of aggregate data available (2023) for the Springfield MSA, aggregate performance in low-income census tracts was 0.7 percent and was 1.4 percent in moderate-income census tracts. Given the limited opportunities to lend to farming operations in the low- and moderate-income geographies, competition, and the bank’s locations, this performance is considered reasonable.

Geographic Distribution of Small Farm Loans – Springfield, IL MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	3.2	-	-	-	-
Moderate	4.5	-	-	-	-
Middle	51.1	42	85.7	5,868	84.0
Upper	41.2	7	14.3	1,122	16.0
Totals	100.0	49	100.0	6,990	100.0

Sources: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and farms of different sizes. The bank’s performance among both product lines supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. As detailed in the following table, home mortgage

lending to low-income borrowers was comparable to aggregate lending levels. A low-income family in the assessment area in 2024, with an income of less than \$52,800, would not likely qualify for a mortgage under conventional underwriting standards, especially with a median housing value of \$137,876. This is a factor considered when analyzing the bank’s lending performance in the assessment area and may be partially responsible for the difference between aggregate lending levels and area demographics.

Conversely, aggregate lending levels to moderate-income borrowers exceeded the area demographics, indicating there are opportunities to lend among this income segment. Alliance’s lending was less than half of the aggregate lending levels for moderate-income borrowers and trailed area demographics as well. It is noted that 38.2 percent of the bank’s originations in 2024 were to borrowers with no reported income based on HMDA reporting requirements. These loans are typically originated to investors or businesses that are purchasing 1-4 family homes for rental purposes. When only considering transactions with reported income, the bank’s performance still trails aggregate levels for moderate-income borrowers but is closer to the area demographics.

Alliance continues to help facilitate programs that are particularly beneficial to low- and moderate-income borrowers. During this review period, the bank helped facilitate 44 downpayment assistance grants totaling \$440,000 for borrowers in this assessment area. Additionally, the bank referred borrowers to its third party partners that resulted in 26 loan originations totaling \$4.5 million. Despite the lower level of lending to moderate-income borrowers, performance is considered reasonable overall.

Distribution of Home Mortgage Loans by Borrower Income Level – Springfield, IL MSA						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	23.5	13.8	27	13.2	2,605	8.2
Moderate	15.8	21.4	21	10.4	2,285	7.1
Middle	21.0	20.3	30	14.7	5,050	15.8
Upper	39.7	26.9	48	23.5	10,770	33.7
Not Available	0.0	17.6	78	38.2	11,260	35.2
Totals	100.0	100.0	204	100.0	31,970	100.0
<i>Sources: 2020 Census; Bank Data, as reported; 2024 HMDA Snapshot (8/14/25); 2024 Public HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.</i>						

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration of loans to operations with GARs of \$1 million or less. As detailed in the following table, the bank’s level of lending to farms reporting GARs less than \$1 million trails the area demographic. While the bank’s lending levels are below the area demographics, that data includes all of the farms in the area and may not be representative of the demand for lending.

Lending performance was reviewed for four institutions that include all or part of Alliance’s assessment area and recently had CRA evaluations performed. The institutions had comparable lending levels, which were considered reasonable in meeting the credit needs of the assessment area. Additionally, although the bank’s lending performance is not directly compared to aggregate

lending data for CRA reporters, the data can provide insights into demand and lending activity in the area. In 2023, aggregate lending data reflected that only 51.8 percent of loans were made to farms reporting GARs of less than \$1 million. Bank staff also assisted two farming operations secure loans utilizing specialized programs during the review period, evidencing the bank’s commitment to meeting the credit needs in the assessment area.

Distribution of Small Farm Loans by Gross Annual Revenue Category – Springfield, IL MSA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	98.0	90	70.9	8,983	57.3
>\$1,000,000	0.7	37	39.1	6,684	42.7
Revenue Not Available	1.3	-	-	-	-
Total	100.0	127	100.0	15,667	100.0

Sources: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.

ILLINOIS NON-MSA ASSESSMENT AREA – Full-Scope Review

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

Alliance designated an assessment area comprised of Mason County in its entirety. This reflects a change since the previous evaluation when the bank also included portions of the adjoining counties of Logan and Tazewell in the delineated area. The bank operates one office in this assessment area, which is located in Mason City. Only a small portion of Alliance’s business operations was conducted in this assessment area during this review period. As of June 30, 2025, the bank reported \$25.4 million in deposits in this assessment area, which represents 6.9 percent of the bank’s total deposits as of the same date. Of the 2024 home mortgage and small farm loans originated within the bank’s combined assessment area, a total of 8.7 percent of the dollar volume was in Mason County.

Economic and Demographic Data

This assessment area encompasses all six tracts in Mason County According to the 2020 U.S. Census data; there are five tracts designated as middle-income and one tract designated as upper-income. The bank’s sole office is located in census tract 9568, which is a middle-income geography. These designations reflect a change from the previous review period, when based on 2015 ACS data, tract 9568 was moderate-income. Additionally, tract 9567 was reclassified from middle- to upper-income. The majority of the county has a history of population loss and all, but one tract was designated as distressed for this reason during the entire review period. In 2025, those tracts were also classified as underserved remote rural areas. The following table provides a summary of the demographics, housing, and business information for the assessment area.

Demographic Information of the Assessment Area – IL Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	6	0.0	0.0	83.3	16.7	0.0
Population by Geography	13,086	0.0	0.0	87.4	12.6	0.0
Housing Units by Geography	7,026	0.0	0.0	88.3	11.7	0.0
Owner-Occupied Units by Geography	4,587	0.0	0.0	85.6	14.4	0.0
Occupied Rental Units by Geography	1,330	0.0	0.0	94.0	6.0	0.0
Vacant Units by Geography	1,109	0.0	0.0	92.7	7.3	0.0
Businesses by Geography	819	0.0	0.0	85.2	14.8	0.0
Farms by Geography	109	0.0	0.0	70.6	29.4	0.0
Family Distribution by Income Level	3,815	24.1	16.4	21.1	38.4	0.0
Household Distribution by Income Level	5,917	23.5	18.7	18.3	39.6	0.0
Illinois Non-MSA Median Family Income		\$67,835	Median Housing Value		\$ 86,739	
			Median Gross Rent		\$664	
			Families Below Poverty Level		12.1%	
<i>Sources: 2020 Census and 2024 D&B Data. (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

Most of the assessment area is rural in nature and largely dependent upon agriculture and related businesses. The primary non-farm employers in Mason County are retail trade, public administration, transportation and warehousing, and educational services (health care and social assistance). A majority of businesses (75.9 percent) have less than five employees and 82.1 percent operate from a single location.

Many residents continue to commute to the nearby communities of Springfield, Lincoln, Peoria, and Bloomington for employment opportunities. Unemployment rates in Mason County are comparable to state and national averages. According to the Illinois Department of Employment security, the non-seasonally adjusted unemployment rate as of August 2025 was 4.7 percent statewide and the national rate was 4.5 percent. At that time, the unemployment rate for Mason County was 5.0 percent.

The Federal Financial Institutions Examination Council (FFIEC) median family income is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper -income categories for the assessment area are presented in the following table.

Estimated Median Family Income Ranges – IL Non-MSA					
Year	MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2024	\$ 82,800	< \$41,400	\$41,400 to < \$66,240	\$66,240 to < \$99,360	>= \$99,360
<i>Source: FFIEC</i>					

Competition

This is a moderately competitive market for deposits and loans, in which Alliance faces competition from other financial institutions, mortgage brokers, credit unions, and direct finance companies that operate in and around the area. As of June 2025, there were seven financial institutions operating nine offices throughout Mason County and Alliance had a 5.9 percent market share. There is also competition for loans among banks, credit unions, and non-depository mortgage lenders in this assessment area. The most recent aggregate lending data available reflects 223 HMDA reportable originations and purchases by 58 lenders. Of these lenders, Alliance tied for fifth with a 4.5 percent market share.

Community Contact

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 and opportunities. This information helps determine whether local financial institutions are responsive to these needs. Examiners conducted two interviews with contacts familiar with the residential, commercial, and agricultural markets throughout Mason County. One contact is a local real estate professional and the other provides support to local business and farming operations through economic development activities including planning and educational outreach.

Both contacts explained that the housing market has been relatively stable throughout the county and that much of the activity in Mason City has involved improvements to aging homes. Both noted that there are affordable housing projects in both Mason City and Havana. They also explained that most of the recent business activity has occurred in Havana, where there are some economic development initiatives. These efforts have resulted in some new businesses, but activity has been limited. Due to somewhat limited job opportunities, especially in more remote portions of the county, residents travel to larger nearby communities for work.

The agricultural market remains strong throughout the county. One contact explained that a co-op formed by local farmers has resulted in more efficient means of transporting grain utilizing local railways, which has further strengthened the market. It was noted that there has been some consolidation of farming operations due to larger operations acquiring land to cash-rent. The contact partially attributed this shift to some residents leaving the area and not sustaining family-owned farms from generation to generation.

Both contacts stated that the banks in the area are responsive to local credit needs overall and help support economic stability and growth in the respective communities. One contact shared that some residents travel to nearby Logan County due to their proximity and those institutions' abilities to meet larger borrowing requests. Further, the contacts noted that online lenders and mortgage companies provide competition for home mortgage loans in the area.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural loans represent one of the assessment area's

primary credit needs. Affordable home mortgage loans are also a need as 42.2 percent of households are low- or moderate-income, including many living below the poverty level.

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

LENDING TEST

Lending levels reflect reasonable responsiveness to the assessment area's credit needs. Performance under the borrower profile criterion supports this conclusion as geographic distribution was not evaluated.

Geographic Distribution

This assessment area does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and farms of different sizes. Small farm lending performance primarily supports this conclusion, but home mortgage lending levels provide additional support and demonstrate that the bank is helping meet the credit needs in the area.

Home Mortgage Loans

There were not enough home mortgage loans originated for meaningful conclusions to be drawn, and performance in this assessment area carried limited weight in the overall ratings. It is noted that approximately one-third of the bank's ten loan originations in this AA were made to low- and moderate-income borrowers. This performance is comparable to both the aggregate lending levels and area demographics for these income segments, which were 40.9 and 40.5 percent respectively.

As previously mentioned, Alliance continues to offer home mortgage programs that help meet the needs of low- and moderate-income individuals in the assessment area. These programs include flexible lending programs offered through a third-party relationship and the bank also participates in the Downpayment Plus program. During this review period, the bank helped facilitate two DPP grants totaling \$20,000 and three loan referrals for flexible lending programs

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration of loans to operations with GARs of \$1 million or less. As detailed in the following table, the bank's level of lending to farms reporting GARs less than \$1 million is comparable to, but less than, the area demographic. As previously noted, the area demographics include all of the farms in the area and may not be representative of the demand for lending. Although the bank's lending performance is not directly compared to aggregate lending data for CRA reporters, the data can provide insights into activity in

the area. In 2023, aggregate lending data reflected that less than half (46.8 percent) of the reported loans were made to farms reporting GARs of less than \$1 million.

Lending performance was reviewed for three similarly situated institutions that contain all or part of the bank’s assessment area and recently had CRA evaluations performed. The institutions had comparable lending levels, which were considered reasonable in meeting the credit needs of the assessment area. Alliance helped facilitate one borrower in utilizing the Beginning Farmer program during this review period, which further demonstrates a commitment to supporting credit needs in the area.

Distribution of Small Farm Loans by Gross Annual Revenue Category – IL Non-MSA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	98.2	38	82.6	1,995	55.3
>\$1,000,000	0.9	8	17.4	1,615	44.7
Revenue Not Available	0.9	-	-	-	-
Total	100.0	46	100.0	3,607	100.0
<i>Source: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

APPENDICES

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 institution'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).

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 institution 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.

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.

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.

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.

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 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.

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.



PUBLIC DISCLOSURE

November 17, 2025

ILLINOIS COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Alliance Community Bank
Illinois Institution Identification Number: 10678

321 North 6th Street
Petersburg, Illinois 62675

Illinois Department of Professional Regulation
555 West Monroe Street, 5th Floor Chicago, IL 60661

THIS ILLINOIS COMMUNITY REINVESTMENT ACT (ILCRA) EVALUATION IS CONFIDENTIAL.

This evaluation reflects the Secretary's assessment pursuant to Section 35-10(b) of the Illinois Community Reinvestment Act [205 ILCS 735/35-10(b)] of the performance of this bank in helping to meet the financial services needs of its local communities, including low- and moderate-income neighborhoods, consistent with the 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 herein does not represent an analysis, conclusion, or opinion of the Illinois Department of Financial and Professional Regulation, Division of Banking, concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S ILCRA RATING: This institution is rated **Satisfactory**.

An institution in this group has an adequate record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income (LMI) 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 AA credit needs.
- The bank made a majority of its small farm and home mortgage loans in the AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration of loans to farms of different sizes and individuals of different income levels.
- The institution did not receive any ILCRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

Discriminatory or Other Illegal Credit Practices

Examiners identified no evidence of discriminatory or other illegal credit practices; therefore, these factors did not affect the institution's ILCRA rating.

Assessment Factors

ILCRA examiners reviewed the bank's activities in its AAs against the performance standards outlined in 38 Ill. Admin. Code 345.200 and did not find evidence that the bank is not meeting the financial services needs of its local communities. Therefore, the bank's ILCRA rating was not affected.

DESCRIPTION OF INSTITUTION

Background

Alliance Community Bank (Alliance) is a \$415.7 million commercial bank headquartered in Petersburg, IL. The bank is a wholly owned subsidiary of AC Bancorp, Inc., a one-bank holding company, also located in Petersburg. The Federal Deposit Insurance Corporation (FDIC) assigned a “Satisfactory” rating at the previous FDIC Community Reinvestment Act (CRA) evaluation dated January 27, 2023, utilizing Federal Financial Institutions Examination Council (FFIEC) Interagency Small Institution Examination Procedures. There has been no merger or acquisition activity since the prior evaluation.

Operations

Alliance operates six full-service branch offices throughout its two assessment areas in Central Illinois. There are two branches in upper-income census tracts and four in middle-income census tracts. The bank has opened one branch (Springfield) since the prior FDIC evaluation. The bank has two off-site ATMs in middle-income census tracts. There are no branches or bank-owned ATMs located in the low- and moderate-income (LMI) census tract areas.

The bank offers a range of traditional loan and deposit products to serve its customers. The primary business focus is on agricultural and residential home mortgage lending. Loan product offerings include home mortgages, agricultural loans, consumer loans for auto and personal purposes, and commercial loans. According to the June 30, 2025 Consolidated Reports of Condition and Income (Call Report), residential 1-4 family lending has increased 14.8 percent, and agricultural loans have increased 9.8 percent since the previous FDIC examination.

Deposit product offerings include checking, savings, money market, health savings, IRA, and certificate of deposit accounts. Customers can access their accounts through debit cards and online banking. According to the Call Report, core deposits increased 4.9 percent. However, in the Springfield MSA, the bank's deposit market share decreased by 0.2 percent. There are mitigating factors that point to a confluence of contributing factors for the decline.¹

Ability and Capacity

As of September 30, 2025, the Consolidated Report of Condition and Income (Call Report) reported that Alliance had approximately \$415.7 million in total assets, \$254.5 million in total loans, \$369.5 million in total deposits, and \$111.7 million in net securities. Loans have increased \$76.1million or 29.9 percent, and total assets have increased \$54.6 million or 13.1 percent since the previous FDIC exam. Agricultural loans remain the largest segment of the loan portfolio. The following table illustrates the loan portfolio composition.

¹2023 Michael Hoffman, Camille Keith, Joycelyn Lu, and LaShawn Reed-Butler, *2023 Summary of Deposits Highlights*, 2024, FDIC.

Loan Portfolio Distribution Table as of: 09/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	13,462	5.3%
Secured by Farmland	61,868	24.3%
Secured by 1 - 4 Family Residential Properties	73,976	29.1%
Secured by Multi-family (5 or more) Residential Properties	3,053	1.2%
Secured by Non-farm Non-Residential Properties	29,644	11.6%
Total Real Estate Loans	182,003	71.5%
Commercial and Industrial Loans	19,510	7.7%
Agricultural Production and Other Loans to Farmers	34,237	13.5%
Consumer	15,251	6.0%
Obligations of States and Political Subdivisions in the United States	3,464	1.4%
Other Loans	51	0.0%
Lease Financing Receivables (net of unearned income)	0	0.0%
Less: Unearned Income	0	0.0%
Total Loans	254,516	100.00%
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect Alliance’s ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The ILCRA requires each financial institution to define one or more AAs within which its ILCRA performance will be evaluated. Alliance designated two separate AAs, composed of 63 census tracts located in Springfield, Illinois MSA, which includes Sangamon and Menard Counties, and Mason County, which is part of the Illinois Non-Metropolitan Statistical Area (IL Non-MSA). The AAs include contiguous census tracts, conform to ILCRA regulatory requirements, and do not arbitrarily exclude any low- or moderate-income geographies. The following table provides a brief description of each assessment area, including the respective counties, number of census tracts, and the number of branches.

Composition of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Springfield, IL MSA	Menard and Sangamon	57	5
IL Non-MSA	Mason	6	1
<i>Source: Bank Records</i>			

The assessment area does not reflect illegal discrimination and otherwise meets the requirements of ILCRA regulations. A more detailed discussion of each assessment area, including economic and demographic data, competition, and community contacts, is found in the separate MSA and non-MSA sections of this evaluation.

SCOPE OF EVALUATION

General Information

The evaluation encompasses the period from the previous FDIC performance evaluation dated January 27, 2023, to the current ILCRA evaluation conducted by the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, dated November 17, 2025. Examiners completed a full-scope review of the bank's AAs. Examiners used the FFIEC Interagency Small Institution Examination Procedures to evaluate Alliance's ILCRA performance. These procedures include the Lending Test. The criteria for this test are detailed in the Appendices. IDFPR also provides comments regarding the institution's fair lending policies and procedures pursuant to 205 ILCS 735/35-15. Examiners conducted the fair lending review in accordance with the FFIEC Interagency Fair Lending Examination Procedures. In addition, under Section 345.200 of the implementing rules of ILCRA, assessment factors as described below on page 24 were considered in the evaluation of Alliance's record of ILCRA performance.

Activities Reviewed

Examiners reviewed Alliance's business strategy, loan portfolio composition, and the number and dollar volume of loan originations during the review period. They identified the bank's primary loan products as small farm and home mortgages. Commercial and consumer loans do not represent a significant portion of the loan portfolio. Therefore, these loan products were not reviewed and had no material impact on the conclusions.

Examiners analyzed the institution's small farm loans from January 1, 2024, through December 31, 2024, and home mortgage loans that originated or purchased from January 1, 2023, through December 31, 2024. The bank originated 210 small farm loans, totaling \$24.0 million in 2024. In 2023, the bank originated 220 home mortgage loans totaling \$30.1 million, and in 2024, it originated 231 home mortgage loans totaling \$36.0 million. Based on the number and dollar volume of each loan category, home mortgage loans carried the most significant weight.

Loans subject to the Home Mortgage Disclosure Act (HMDA) reporting requirements in 2023 and 2024 were reviewed. The evaluation considered only home mortgage loans reported on the bank's HMDA Loan Application Registers (LAR) for 2023 and 2024, consistent with agency procedures. The bank's home mortgage lending performance is measured against aggregate lending data for the period.

Examiners placed more weight on comparisons to aggregate data, as it provides a more accurate assessment of lending opportunities within the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA

Lending Test

Alliance demonstrated reasonable lending performance in relation to the small bank performance standards. The performance under the Loan-to-Deposit Ratio, AA Concentration, and Borrower Profile supports this assessment.

Loan-to-Deposit Ratio

Alliance’s net LTD is reasonable given the institution’s size, capacity, and AA credit needs. Alliance maintained an average net LTD ratio of 63.0 percent over 12 quarters from September 20, 2022, to September 30, 2025. The net LTD ratio increased over the evaluation period, ranging from a low of 56.0 percent as of September 30, 2022, to a high of 63.0 percent as of September 30, 2025.

Examiners compared Alliance’s loan-to-deposit ratio with that of four similarly situated institutions. Examiners selected these institutions based on asset size, geographic location, and lending focus. As shown in the following table, Alliance’s loan-to-deposit ratio was only higher than one similarly situated institution, as shown in the following table.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2025 (\$000s)	Average Net LTD Ratio (%)
Alliance Community Bank	\$ 415,689	63.0
Similarly Situated Institution #1	\$ 463,899	74.9
Similarly Situated Institution #2	\$ 479,480	61.7
Similarly Situated Institution #3	\$ 626,039	74.9
Similarly Situated Institution #4	\$ 322,561	87.3

Source: Reports of Condition and Income 12/31/2022 through 9/30/2025

Assessment Area Concentration

Examiners analyzed all home mortgages originated in 2023 and 2024, as well as all small farm loans originated or renewed in 2024, to determine the percentage of loans extended inside and outside the AAs. Overall, Alliance originated the majority of its loans, by both number and dollar volume, for each product within the AA, as shown in the following table.

Lending Inside and Outside of the Assessment Area											
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total	
	Inside		Outside			Inside		Outside			
	#	%	#	%		\$	%	\$	%		
Home Mortgage											
2023	201	91.4	19	8.6	220	26,785	89.1	3,275	10.9	30,060	
2024	214	92.6	17	7.4	231	32,900	91.4	3,105	8.6	36,005	
Subtotal	415	92.0	36	8.0	451	59,685	90.3	6,380	9.7	66,065	
Small Farm											
2024	173	82.4	37	17.6	210	19,274	80.3	4,714	19.7	23,988	
Total	588	89.0	73	11.0	661	78,959	87.7	11,094	12.3	90,053	

Source: Bank Data Due to rounding, totals may not equal 100.0

Geographic Distribution

The geographic distribution of home mortgages and small farm loans reflects reasonable dispersion throughout Alliance's AAs. This conclusion is supported by the reasonable distribution of loans across the two product lines examined. Examiners considered only loans granted within the AAs, with an emphasis on their distribution across low- and moderate-income geographies. A complete discussion of the bank's performance for this criterion can be found in the separate AA sections of this evaluation.

Borrower Profile

The distribution of borrowers shows reasonable penetration across individuals of different income levels (including LMI) and farms of various sizes. A complete discussion of this criterion's performance is provided in the separate assessment area sections of this evaluation.

Response to Complaints

Alliance has not received any CRA- or ILCRA-related complaints since the previous evaluation; therefore, this criterion did not affect the overall rating.

SPRINGFIELD, IL MSA – Full-Scope Review

Description of the Institution's Operations in the Springfield, IL MSA

Alliance expanded its assessment area in the Springfield, IL MSA to include all of Sangamon and Menard Counties, increasing the number of census tracts from nine to fifty-four. The addition of these new tracts included 10 low-income tracts, which were not present during the previous FDIC CRA examination. As previously noted, Alliance opened a new full-service branch office in Springfield, increasing the total number of branches in this AA to six.

The majority of the bank's operations are conducted in this assessment area. According to Wolters Kluwer's 2024 Peer Deposit data, the bank reported \$333.5 million in deposits in this assessment area, representing 93.1 percent of its total deposits as of the same date.

Economic and Demographic Data

Examiners used demographic data from the 2020 American Community Survey (ACS) and 2024 Dun & Bradstreet (D&B) data to analyze the bank's ILCRA performance. According to these metrics, Springfield, Illinois, reflects the following income designations:

- 10 low-income census tracts (17.5 percent)
- 14 moderate-income census tracts (24.6 percent)
- 17 middle-income census tracts (29.8 percent)
- 16 upper-income census tracts (28.1 percent)

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Springfield, IL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	57	17.5	24.6	29.8	28.1	0.0
Population by Geography	208,640	12.3	19.5	33.1	35.0	0.0
Housing Units by Geography	97,689	13.7	22.1	34.2	30.0	0.0
Owner-Occupied Units by Geography	62,959	7.4	18.2	36.4	38.1	0.0
Occupied Rental Units by Geography	26,345	26.9	28.0	30.0	15.1	0.0
Vacant Units by Geography	8,385	20.4	32.3	30.9	16.4	0.0
Businesses by Geography	24,037	10.8	20.6	21.4	47.3	0.0
Farms by Geography	967	5.3	9.8	45.8	39.1	0.0
Family Distribution by Income Level	53,882	23.5	15.8	21.0	39.7	0.0
Household Distribution by Income Level	89,304	24.6	15.8	17.1	42.5	0.0
Median Family Income MSA - 44100 Springfield, IL MSA		\$83,948	Median Housing Value			\$137,876
			Median Gross Rent			\$819
			Families Below Poverty Level			9.4%

Source: 2020 ACS, 2024 D&B Data, and FFIEC Estimated Median Family Income;
 (*) The NA category consists of geographies that have not been assigned an income classification.

Examiners using the table above compared the area's demographic and aggregate lending data with the geographic distribution of the Springfield, IL, MSA. The bank's home mortgage lending data were used to compare the number of owner-occupied units (62,959) with the number of owners in each income level, yielding percentages for each income classification. The geographic distribution of small farm lending for 2024 was used to evaluate the bank's performance by comparing it to the percentage of operations in the Springfield, IL, MSA. These characteristics provide some insight into the credit needs and demand, which were considered when evaluating geographic lending patterns.

Median family income levels, updated by the FFIEC, are used to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income ranges are shown in the table below.

Median Family Income Ranges – Springfield, IL MSA

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Springfield, IL MSA Median Family Income (44100)				
2023 (\$99,300)	<\$49,650	\$49,650 to <\$79,440	\$79,440 to <\$119,160	≥\$119,160
2024 (\$105,600)	<\$52,800	\$52,800 to <\$84,480	\$84,480 to <\$126,720	≥\$126,720

Source: FFIEC

The Borrower Profile criterion compares the distribution of farms by gross annual revenues (GAR). The GAR of farms operating in the AA in 2024 was as follows:

- 97.8 percent report \$1.0 million or less,
- 0.9 percent report greater than \$1 million, and
- 1.2 percent did not report revenues to D&B

While D&B data is useful, it is a voluntary survey. Instead, the 2022 U.S. Census of Agriculture (AgCensus), a legally mandated survey, provides a better context for evaluating Alliance’s small-farm lending. According to the 2022 AgCensus, 1,352 farms were operating in the MSA. Of the 1,352 farms, 533, or 39.4 percent, had interest expenses. 819 farms, or 60.6 percent, did not utilize debt to support operations. This suggests a reduced reliance on agricultural borrowing.

Services in the Springfield, IL, MSA account for the largest share of businesses at 33.9 percent, followed by non-classifiable establishments (26.4 percent), Finance, Insurance & Real Estate (10.2 percent), and retail trade (10.0 percent). In addition, 57.3 percent of businesses employ one to four people, and 89.8 percent operate from a single location.

According to Moody’s Analytics’ February 2025 State of Illinois Economic Forecast, unemployment rates in Illinois have recovered from the COVID-19 pandemic; however, the report suggests Illinois will continue to underperform relative to the national recovery rate. The following table illustrates the unemployment rates by county, state, and the national average.

Unemployment Rates			
	2023 Average	2024 Average	August 2025
Area	%	%	%
Sangamon County, Illinois	4.4	4.3	4.5
Menard County, Illinois	4.1	4.0	3.9
State of Illinois	4.5	5.0	4.4
National Average	3.6	4.0	4.3

Source: Bureau of Labor Statistics (State and National are seasonally adjusted, and Counties are not seasonally adjusted.)

Competition

The assessment area is competitive in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2025, 26 financial institutions operated 80 full-service offices within the bank’s assessment area. Of these institutions, Alliance Community Bank ranked 10th with a 3.6 percent deposit share. There is also intense competition for loans among banks, credit unions, and non-depository mortgage lenders in this AA. The most recent aggregate lending data available show 4,580 HMDA-reportable home mortgage originations and purchases by 211 lenders. Of these lenders, Alliance ranked fifth with 4.5 percent market share.

The 2023 Wolters Kluwer Peer Small Business Report was used to gauge demand for small farm loans in the AA. In 2023, 17 lenders originated or purchased 141 small farm loans, totaling \$17.4 million. The top five institutions accounted for 78.7% of the small farm loan market by number of loans.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SPRINGFIELD, IL MSA

LENDING TEST

Alliance demonstrated satisfactory performance and reasonable responsiveness in meeting the assessment area’s credit needs. Performance under each criterion reasonably supports the overall conclusion.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms of different sizes and individuals of different income levels throughout the AAs. This conclusion is supported by the bank's reasonable small farm and home mortgage performance within the AA.

Small Farm Loans

The distribution of small farm loans, given the demographics of the assessment area, reflects reasonable penetration across farms of different sizes. As shown in the table below, the institution’s lending to farms with GARs of \$1 million or less was below the 2024 share of farms with GARs of \$1 million or less. Additionally, the farm population represents only farms in that revenue range, not all farming operations seeking a loan. Smaller farms may seek alternative financing, such as home equity lines of credit or credit cards, which limits demand from borrowers in this revenue category. Overall, given the bank’s performance and the broader context, Alliance demonstrates a willingness to lend to small farms of varying sizes.

Distribution of Small Farm Loans by Gross Annual Revenue Category Springfield, IL MSA
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Farm Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2024	97.8	90	70.9	8,983	57.3
>\$1,000,000					
2024	0.9	37	29.1	6,684	42.7
Revenue Not Available					
2024	1.2	--	--	--	--
Total					
2024	100.0	127	100.0	15,667	100.0
<i>Source: 2024 D&B Data, bank data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. In 2023 and 2024, Alliance’s home mortgage lending to low- and moderate-income individuals trailed the comparable demographic data. However, examiners noted that 9.6 percent of families in the assessment area have incomes below the poverty level. These families likely lack the capacity to support a mortgage, reducing demand and lending opportunities for low- and moderate-income borrowers. Overall, the demographic data supports reasonable performance. The following table details the distribution of home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
Springfield, IL MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	23.5	13.8	21	10.8	1,785	6.8
2024	23.5	13.5	27	13.2	2,605	8.1
Moderate						
2023	15.8	22.0	27	13.9	3,005	11.4
2024	15.8	21.4	21	10.3	2,285	7.1
Middle						
2023	21.0	20.5	31	16.0	3,195	12.1
2024	21.0	20.3	30	14.7	5,050	15.8
Upper						
2023	39.7	27.1	39	20.1	5,895	22.3

2024	39.7	26.9	48	23.5	10,770	33.7
Not Available						
2023	0.0	16.6	76	39.2	12,510	47.4
2024	0.0	17.9	78	38.2	11,260	35.2
Total						
2023	100.0	100.0	194	100.0	26,390	100.0
2024	100.0	100.0	204	100.0	31,970	100.0
Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Geographic Distribution

The geographic distribution of Small Farm Loans reflects reasonable dispersion throughout the Springfield, IL MSA. Given the various factors affecting lending opportunities, this performance is reasonable. Home mortgage and small farm lending performance supports this conclusion. Examiners focused on the percentage of loans by number in low- and moderate-income census tracts.

Small Farm Loans

The geographic distribution of small farm loans shows no dispersion across low- and moderate-income census tracts. However, only 5.3 percent and 9.8 percent of the assessment area's small farms are located in low- and moderate-income census tracts, respectively, indicating limited lending opportunities in these geographies. Overall, given the demographics of the AA, the geographic distribution of Alliance's small farm loans is considered reasonable.

Geographic Distribution of Small Farm Loans Springfield, IL MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low					
2024	5.3	--	--	--	--
Moderate					
2024	9.8	--	--	--	--
Middle					
2024	45.8	113	89.0	13,740	87.7
Upper					
2024	39.1	14	11.0	1,927	12.3
Not Available					
2024	--	--	--	--	--

Total					
2024	100.0	127	100.0	23,988	100.0
<i>Source: 2024 D&B Data, bank data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. The bank’s lending in LMI geographies exceeded aggregate performance and area demographics. In 2023, Alliance originated 48.0 percent of its home mortgage loans in LMI areas; in 2024, 40.7 percent.

Geographic Distribution of Home Mortgage Loans						
Springfield, IL MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	7.4	6.3	31	16.0	3,535	13.4
2024	7.4	6.9	25	12.3	2,255	7.1
Moderate						
2023	18.2	22.1	62	32.0	8,840	33.5
2024	18.2	20.7	58	28.4	7,190	22.5
Middle						
2023	36.4	34.4	76	39.2	9,050	34.3
2024	36.4	33.2	84	41.2	14,370	44.9
Upper						
2023	38.1	37.3	25	12.9	4,965	18.8
2024	38.1	39.2	37	18.1	8,155	25.5
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	0.0	0	0.0	0	0.0
Total						
2023	100.0	100.0	194	100.0	26,390	100.0
2024	100.0	100.0	204	100.0	31,970	100.0
<i>Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

ILLINOIS NON-MSA – Full-Scope Review

Description of the Institution’s Operations in the Illinois Non-MSA

The Illinois Non-MSA consists of all census tracts (six) in Mason County, Illinois. Alliance operates one office within this AA. According to Wolters Kluwer’s 2024 Peer Deposit data, Alliance reported \$24,526,000 in deposits in this assessment area, representing 6.8 percent of the bank’s total deposits as of the same date.

Economic and Demographic Data

This area encompasses all six census tracts in Mason County. According to the 2020 ACS, these tracts reflect the following income designations: five middle-and one upper-income tracts. There are no low-and moderate-income census tracts in this AA. The bank’s sole office is located in census tract 9568 – a middle-income tract. The following table summarizes the demographics, housing, and business information for the assessment area.

Demographic Information of the Assessment Area						
Illinois Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	0.0	83.3	16.7	0.0
Population by Geography	13,086	0.0	0.0	87.4	12.6	0.0
Housing Units by Geography	7,026	0.0	0.0	88.3	11.7	0.0
Owner-Occupied Units by Geography	4,587	0.0	0.0	85.6	14.4	0.0
Occupied Rental Units by Geography	1,330	0.0	0.0	94.0	6.0	0.0
Vacant Units by Geography	1,109	0.0	0.0	92.7	7.3	0.0
Businesses by Geography	868	0.0	0.0	83.9	16.1	0.0
Farms by Geography	125	0.0	0.0	68.8	31.2	0.0
Family Distribution by Income Level	3,815	24.1	16.4	21.1	38.4	0.0
Household Distribution by Income Level	5,917	24.2	18.6	18.4	38.8	0.0
Median Family Income Non-MSAs - IL		\$67,835	Median Housing Value			\$86,739
			Median Gross Rent			\$664
			Families Below Poverty Level			12.1%
<i>Source: 2020 ACS, 2024 D&B Data, and FFIEC Estimated Median Family Income; (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA has 7,026 housing units, including 4,587 owner-occupied units (65.1 percent), 1,330 occupied-rental units (18.9 percent), and 1,109 vacant units (15.7 percent). In assessing the bank’s performance on home mortgage loans, the geographic distribution test compares the share of home mortgage loans to the percentage of owner-occupied units in each geography by income. The bank’s lending performance was also compared to that of aggregate lenders.

Examiners used the 2023 and 2024 FFIEC Median Family Income (MFI) Report, which outlines the criteria for analyzing borrower profile categories. The FFIEC MFI data follows.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL Non-MSA Median Family Income (99999)				
2023 (\$82,300)	<\$41,150	\$41,150 to <\$65,840	\$65,840 to <\$98,760	≥\$98,760
2024 (\$82,800)	<\$41,400	\$41,400 to <\$66,240	\$66,240 to <\$99,360	≥\$99,360
<i>Source: FFIEC</i>				

Small farms and related businesses remain prevalent in the area. The analysis of small farm lending under the Borrower Profile criterion compares the distribution of farms by gross annual revenue (GAR) level. According to 2024 D&B data, the area contains 46 farming operations reporting the following GARs: 96.8 percent have revenue of \$1 million or less, 0.8 percent have revenue of more than \$1 million, and 2.4 percent have unknown revenue. These demographics indicate the potential for banks to participate in small-farm lending within the assessment area.

Mason County is primarily rural and largely dependent on agriculture and related businesses. The primary non-farm employers are services and the retail trade. The largest employers in the assessment area are services, agriculture, and retail. Many residents work outside of the assessment area, which is located within reasonable commuting distance of four cities with employment opportunities: Lincoln (20 miles east), Peoria (50 miles north), Bloomington (50 miles northeast), and Springfield (32 miles south). According to the Bureau of Labor Statistics (BLS), the AA's unemployment rate is slightly higher than the state and national rates. The following table illustrates the unemployment rates by county, state, and the national average.

Unemployment Rates			
	2023 Average	2024 Average	August 2025
Area	%	%	%
Mason County, Illinois	5.0	4.8	5.0
State of Illinois	4.5	5.0	4.4
National Average	3.6	4.0	4.3
<i>Source: Bureau of Labor Statistics (State and National are seasonally adjusted, and Counties are not seasonally adjusted.)</i>			

Competition

This area is a competitive market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, 7 financial institutions operated 9 full-service branches within the area. Of these institutions, Alliance Community Bank ranked 6th with a 5.8 percent deposit share. There is also intense competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in this assessment area. The most recent aggregate lending data available reflects 2023 HMDA reportable originations and purchases by 58 lenders. Among these lenders, Alliance ranked 6th, with a 4.5 percent market share by number of loans.

Conclusions on Performance Criteria in the Illinois Non-MSA

Lending Test

Alliance demonstrated reasonable performance in the Mason County, Illinois, Non-MSA AA. Geographic Distribution and Borrower Profile performance primarily support this conclusion.

Borrower Profile

The geographic distribution of loans reflects reasonable dispersion throughout the Illinois Non-MSA AA. Reasonable performance on small farm and home mortgages supports this conclusion. Examiners focused on comparisons with demographic data.

Small Farm Loans

The distribution of borrowers, given the demographics of the assessment area, reflects reasonable penetration across farms of different sizes. As shown in the following table, 82.6 percent of the institution's small farm lending originated to farms with GARs of \$1 million or less. Additionally, small farm operators may seek alternative financing, such as home equity lines of credit or credit cards, which limits demand from borrowers in this revenue category.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Illinois Non-MSA					
Farm Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2024	96.8	38	82.6	1,995	55.3
>\$1,000,000					
2024	0.8	8	17.4	1,612	44.7
Revenue Not Available					
2024	2.4	--	--	--	--
Total					

2024	100.0	46	100.0	3,607	100.0
<i>Source: 2024 D&B Data, bank data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. Alliance’s lending performance is compared to the HMDA aggregate lending and the percentage of families within each income designation. Alliance’s home mortgage lending (2023) to low-income borrowers of 14.3 percent is below the HMDA aggregate performance of 19.0 percent and the percentage of low-income families at 24.4 percent. In 2024, the share of loans to low-income borrowers increased to 20.0 percent, surpassing the aggregate but trailing the share of families by 4.1 percent.

In 2023, lending to moderate-income borrowers was 57.1 percent, which surpassed the aggregate by 29.4 percent and the percentage of families by 40.3 percent. In 2024, Alliance originated 1 loan, which trailed the aggregate by 18.3 percent and the demographic by 6.4 percent.

Examiners noted that 12.1 percent of families in the assessment area have incomes below the poverty level. These families likely lack the capacity to support a mortgage, thereby reducing demand and lending opportunities for low-income borrowers. Lending to moderate-income borrowers was more consistent with the demographic data, supporting a reasonable overall performance.

The following table details the distribution of home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
Illinois Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	24.4	19.0	1	14.3	65	16.5
2024	24.1	12.1	2	20.0	120	12.9
Moderate						
2023	16.8	27.7	4	57.1	140	35.4
2024	16.4	28.3	1	10.0	65	7.0
Middle						
2023	21.2	17.4	2	28.6	190	48.1
2024	21.1	22.0	6	60.0	500	53.8
Upper						
2023	37.6	20.5	0	0.0	0	0.0
2024	38.4	22.0	1	10.0	245	26.3

Not Available						
2023	0.0	15.4	0	0.0	0	0.0
2024	0.0	15.7	0	0.0	0	0.0
Total						
2023	100.0	100.0	7	100.0	395	100.0
2024	100.0	100.0	10	100.0	930	100.0
<i>Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Geographic Distribution

A review of the Geographic Distribution criteria would not yield meaningful conclusions because there are no low- or moderate-income geographies in the Illinois Non-MSA assessment area. As such, this criterion does not materially affect the lending test.

FAIR LENDING, DISCRIMINATORY, OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The IDFPR Division of Banking provides comments regarding the institution's fair lending policies and procedures pursuant to 205 ILCS 735/35-15. Examiners conducted the fair lending review in accordance with the Federal Financial Institutions Examination Council Interagency Fair Lending Examination Procedures. Based on an application of these procedures, examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, the results did not affect the institution's overall ILCRA rating.

APPENDICES

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 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;
4. The geographic distribution of the bank's loans; and
5. The bank's record of acting, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

ASSESSMENT FACTORS
(38 Ill. Admin. Code 345.200)

As used in this Part, "assessment factors" means the assessment of the following factors to determine whether a bank is meeting the financial services needs of local communities:

- a) activities to ascertain the financial services needs of the community, including communication with community members regarding the financial services provided;
- b) extent of marketing to make members of the community aware of the financial services offered;
- c) origination of mortgage loans including, but not limited to, home improvement and rehabilitation loans, and other efforts to assist existing low-income and moderate-income resident to be able to remain in affordable housing in their neighborhoods;
- d) for small business lenders, the origination of loans to businesses with gross annual revenues of \$1,000,000.00 or less, particularly those in low-income and moderate-income neighborhoods;
- e) participation, including investments, in community development and redevelopment programs, small business technical assistance programs, minority-owned depository institutions, community development financial institutions, and mutually owned financial institutions;
- f) efforts working with delinquent customers to facilitate a resolution of the delinquency;
- g) origination of loans that show an under concentration and a systemic pattern of lending resulting in the loss of affordable housing units;
- h) evidence of discriminatory and prohibited practices; and
- i) offering retail banking services to unbanked and underbanked persons.

GLOSSARY

Affiliate: This means any company that controls, is controlled by, or is under common control with another company. The term "control" has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.

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.

Alternative financial products or services: This means financial products or services offered by persons other than an insured depository institution at a higher cost than comparable services provided by an insured depository institution.

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: This means the median family income for the Metropolitan Statistical Area (MSA), if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: This means a geographic area delineated in accordance with 38 Ill. Admin. Code 345.400.

Bank: This means a bank that has a charter issued under the Illinois Banking Act [205 ILCS 5], a savings bank that has a charter issued under the Savings Bank Act [205 ILCS 205], and an FDIC-insured banking office of a foreign banking corporation issued a certificate of authority under the Foreign Banking Office Act [205 ILCS 645].

Branch: This means a staffed banking facility defined as a branch under Section 2 of the Illinois Banking Act [205 ILCS 5/2] or Section 1007.20 of the Illinois Savings Bank Act [205 ILCS 205/1007.20], and a branch of a banking office of a foreign banking corporation issued a certificate of authority under the Foreign Banking Office Act [205 ILCS 645], whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

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: This includes: affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, distressed or underserved nonmetropolitan middle-income geographies designated by the Board of Governors of the Federal Reserve System, FDIC, and Office of the Comptroller of the Currency based on rates of poverty, unemployment, and population loss or based on population size, density, and dispersion. Activities that revitalize and stabilize geographies are designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals; or unbanked or underbanked geographies; and activities targeted to directly and tangibly increase climate resilience in low-income to moderate-income neighborhoods or mitigate environmental harm in LMI neighborhoods.

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

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (for-profit or nonprofit) whose primary mission is community development. 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 bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan unless the loan is for a multifamily dwelling (as defined in 12 CFR 1003.2(n)); and
 - (ii) Benefits the bank'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 bank's retail banking services under 38 Ill. Admin. Code 345.240(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 loan, which is a consumer loan extended for the purchase of and secured by a motor vehicle; credit card loan, which is a line of credit for household, family, or other personal expenditures that is accessed by a borrower's use of a "credit card," as this term is defined in 12 CFR 1026.2; other secured consumer loan, which is a secured consumer loan that is not included in one of the other categories of consumer loans; and other unsecured consumer loan, which is an unsecured consumer loan that is not included in one of the other categories of 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.

Department: This means the Illinois Department of Financial and Professional Regulation.

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).

FDIC: This means the Federal Deposit Insurance Corporation.

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates that 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 income of applicants, the amount of loan requested, and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loan: This means a closed-end mortgage loan or an open-end line of credit as these terms are defined under Section 1003.2 and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13).

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.

Income level includes:

Low-income: This means an 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.

Moderate-income: This means an 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.

Middle-income: This means an 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.

Upper-income: This means an 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.

Limited purpose bank: This means a bank that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market and for which a designation as a limited purpose bank is in effect, in accordance with 38 Ill. Admin. Code 345.250(b).

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).

Loan Location: This means a loan is located as follows:

A consumer loan is located in the geography where the borrower resides;

A home mortgage loan is located in the geography where the property to which the loan relates is located; and

A small business or small farm loan is located in the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied, as indicated by the borrower.

Loan production office: This means a staffed facility of a bank, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

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 the other having incomes below the median.

Metropolitan Division (MD): This means a metropolitan division as defined by the United States Director of the Office of Management and Budget.

Metropolitan Statistical Area (MSA): This means a metropolitan statistical area as defined by the United States Director of the Office of Management and Budget.

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

Nonmetropolitan Area (also known as non-MSA): This means any area that is not located in an MSA.

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.

Remote Service Facility (RSF): This means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank, such as an automated teller machine, cash dispensing machine, point-of-sale terminal, or other remote electronic facility, at which deposits are received, cash dispersed, or money lent.

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

Small Bank: This means a bank that is a small bank under federal administrative rules established by the bank's primary federal financial supervisory agency pursuant to the federal Community Reinvestment Act and an intermediate small bank means a bank that is an intermediate small bank under federal administrative rules established by the bank's primary federal financial supervisory agency pursuant to the federal Community Reinvestment Act.

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.

Small business loan: This means a loan included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Federal Financial Institution Examination Council (FFIEC) 031 and 041).

Small farm loan: This means a loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (FFIEC 031 and 041).

Special credit program: This means any credit program offered by a bank to meet special social needs which is in conformity with and explicitly authorized by the Equal Credit Opportunity Act (15 U.S.C. 1691(c)) and Regulation B (12 C.F.R. 1002.8).

Substantial majority: This means a portion of the bank's lending activity so significant by number and dollar volume of loans that the lending test evaluation would not meaningfully reflect its lending performance if consumer loans were excluded.

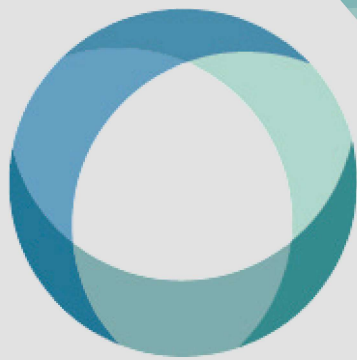
Unbanked person: This means an individual that does not have a checking or savings account with an insured depository institution.

Underbanked person: This means an individual that has a checking or saving account with an insured depository institution but that used financial products or services from a person other than an insured depository institution in the past 12 months.

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.

Very Small Bank: This means a bank that is eligible for the Very Small Bank Examination Procedure set forth in 38 Ill. Admin. Code 345.450(b).

Wholesale bank: This means a bank that is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with 38 Ill. Admin. Code 345.450(b).



Alliance
Community Bank[®]

Branch & ATM Locations



Petersburg - Main Office

Census Tract 0102.00

321 North Sixth Street

P.O. Box 470

Petersburg, IL 62675

Phone: (217) 632-3241

Fax: (217) 632-3835

Lobby Hours:

Monday - Friday 8:00am - 4:00pm

Saturday 8:00am - Noon

Drive-up Hours:

Monday - Friday 8:00am - 5:30pm

Saturday 8:00am - Noon

ATM Onsite



Route 29/Andrew Road Facility

Census Tract 0037.02

6530 North State Route 29

Springfield, IL 62707

Phone: (217) 487-7766

Fax: (217) 632-3835

Lobby Hours:

Monday - Friday 8:00am - 4:00pm

Saturday 8:00am - Noon

Drive-up Hours:

Monday - Friday 8:00am - 5:00pm

Saturday 8:00am - Noon

ATM Onsite



Athens Facility

Census Tract 0101.00

200 North West Street
P.O Box 319

Athens, IL 62613

Phone: (217) 636-8214

Fax: (217) 632-3835

Lobby Hours:

Monday - Friday 8:00am - 4:00pm

Saturday 8:00am - Noon

Drive-up Hours:

Monday - Friday 8:00am - 5:30pm

Saturday 8am - Noon

ATM:

105 East Hargrave Street

Athens, IL 62613



New Salem Facility

Census Tract 0103.00

14202 State Highway 97
Petersburg, IL 62675

Phone: (217) 632-2100

Fax: (217) 632-3835

Lobby Hours:

Monday - Friday 8:00am - 4:00pm

Saturday Closed

Drive-up Hours:

Monday - Friday 8:00am - 5:00pm

Saturday Closed

ATM Onsite



Mason City Facility

Census Tract 9568.00

123 West Elm Street
P.O. Box 146

Mason City, IL 62664

Phone: (217) 482-3285

Fax: (217) 632-3835

Lobby Hours:

Monday - Friday 8:00am -

4:00pm

Saturday 8:00am - Noon

Drive-up Hours:

Monday - Friday 8:00am -

5:00pm

Saturday 8:00am - Noon

ATM Onsite



Yucan Drive Facility

Census Tract 0036.04

4427 Yucan Drive

Springfield, IL 62711

Phone: (217) 920-0166

Fax: (217) 632-3835

Lobby Hours:

Monday - Friday 9:00am -
5:00pm

Saturday 9:00am - Noon

Drive-up Hours:

Monday - Friday 8:00am -
5:00pm

Saturday 9:00am - Noon

ATM Onsite

Offsite ATM Locations

Menard County Courthouse

Census Tract 0102.00

102 South 7th Street

Petersburg, IL 62675

Alliance Community Bank debit cardholders also have fee-free ATM access at every Casey's in the state of Illinois.



Branches Opened and Closed

Opened:

Yucan Drive Facility
Opened December 19, 2024
Census Tract 0036.04
4427 Yucan Drive
Springfield, IL 62711
Phone: (217) 920-0166
Fax: (217) 632-3835

Lobby Hours:

Monday – Friday 9:00am – 5:00pm
Saturday 9:00am – Noon

Drive-up Hours:

Monday – Friday 8:00am – 5:00pm
Saturday 9:00am – Noon

ATM Onsite

Closed:

**No branches have closed during the current year
or the preceding two (2) calendar years.**



PRODUCTS & SERVICES

DEPOSIT PRODUCTS

STANDARD CHECKING
SUPER NOW CHECKING
STARS AND STRIPES CHECKING
ALLIANCE ADVANTAGE CHECKING
BUSINESS INTEREST CHECKING
ALLIANCE COMMUNITY CHECKING
ALLIANCE BASIC SAVINGS
ALLIANCE CHRISTMAS CLUB
ALLIANCE MONEY MARKET
ALLIANCE COMMUNITY SAVINGS
IRA SAVINGS
IRA CD
HEALTH SAVINGS ACCOUNT
CERTIFICATES OF DEPOSIT

NON-REAL ESTATE LOANS

PERSONAL LOANS - UNSECURED
Installments
Single Pay
Ready Reserve
SECURED BY ACB DEPOSITS
SECURED BY ACB STOCK
TITLED COLLATERAL LOANS (EXCLUDING MOBILE HOMES)
COMMERCIAL/FARM LOANS
Operating
Non-RE Term

REAL ESTATE LOANS

Owner-Occupied Residential RE
Primary Mortgages
Construction
ARM
Fixed Rate Term
USDA/RD
FHA
VA

Other Mortgages

Lot
Balloon
Fixed Rate Term Second Mortgage
HELOC- Variable
HELOC- Fixed

COMMERCIAL RE (Non-OO 1-4 Fam Rental/Commercial/Commercial Lot)
Construction/SPEC/"Flip"
ARM

FARM RE
ARM
Fixed Rate Term

ELECTRONIC BANKING SERVICES

DIGITAL BANKING
BILL PAY
APPLE PAY/SAMSUNG PAY/GOOGLE PAY
E-STATEMENTS
MOBILE BANKING
MOBILE DEPOSIT
PAY-A-PERSON
ONLINE LOAN APPLICATION
CASH MANAGEMENT - BUSINESS

CARD SERVICES

VISA DEBIT CARDS - CONSUMER & BUSINESS
VISA CREDIT CARDS - CONSUMER & BUSINESS

MISCELLANEOUS PRODUCTS & SERVICES

SAFE DEPOSIT BOXES
CASHIER'S CHECKS & MONEY ORDERS
WIRE TRANSFERS
NIGHT DEPOSITORY
ATMs
TRUST AND FARM MANAGEMENT SERVICES

TERMS AND CONDITIONS

ALLIANCE COMMUNITY BANK
321 N. SIXTH ST
PETERSBURG, IL 62675
APRIL 10, 2026

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

If your account had ...	You will now have ...
Bounce Privilege	Allowable Overdraft Protection (AOD)

STANDARD CHECKING

Our checking account requires a \$100.00 initial deposit, there is also a \$5.00 monthly service charge if the daily balance for the statement cycle falls below \$400.00. The monthly service charge is also waived with direct deposit or e-statements. The fee is also waived for customers age 22 or younger and senior citizens age 62 and older. There is no per check fee and this account does not earn interest. This account offers 24-hour accessibility with our Debit Card. The Debit Card is available to approved customers.

Limitations: You must deposit \$100.00 to open this account.

This fee will be waived for customers who have automatic direct deposit of payroll, retirement, or social security, or who set up e-statements on this account. This fee is also waived for customers age 22 or younger and senior citizens age 62 and older. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

SUPER NOW CHECKING - CONSUMER

This checking account allows you to earn interest on your money and still have easy access like a regular checking account. Interest is compounded and credited to your account monthly. A \$5.00 monthly service charge is applied if the daily balance falls below \$2,000 for the statement cycle.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: If during any statement cycle, your daily balance falls below \$2,000.00, your account will be subject to a \$5.00 service charge for that statement cycle.

STARS AND STRIPES CHECKING

Current or former military get this account free with no minimum balance requirement. No fee for Cashier's Checks or Money Orders. Free personal checks with the AMERICAN PRIDE or bank logo style. Proof of military service required. \$100 minimum deposit to open the account. This account offers 24-hour accessibility with our VISA Debit Card and Online Banking.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: There is no monthly service fee on this account. The account is only available for current or former military members.

ALLIANCE ADVANTAGE CHECKING

For a \$5 monthly service fee, this account comes with great perks like fee waived cashier's checks, fee waived money orders, fee waived personal basic style checks (limited to two boxes per order), up to \$10,000 in accidental death and dismemberment (AD&D) insurance coverage, credit monitoring, extended warranty coverage, cell phone protection, roadside assistance, travel & leisure discounts, and health discount savings. See the Alliance Advantage brochure and disclosures for more details.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: There is a \$5 monthly service charge for this account.

BUSINESS INTEREST CHECKING

This checking account allows you to earn interest with unlimited transactions. Interest is compounded and credited to your account monthly. A \$10.00 monthly service charge is applied if the daily balance falls below \$5,000.00 for the statement cycle.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: If during any statement cycle, your daily balance falls below \$5,000.00, your account will be subject to a \$10.00 service charge for that statement cycle.

ALLIANCE COMMUNITY CHECKING

This interest bearing checking account is exclusively for documented non-profit organizations and public entities. Let Alliance Community Bank help your organization by earning a competitive interest rate on your checking account. \$100 minimum to open.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

ALLIANCE BASIC SAVINGS

This savings account requires \$100 minimum to open. A \$5 monthly service fee will be assessed if your daily balance falls below \$100. This fee is waived for those age 22 and under and 62 and older. The fee is also waived for those with e-statements or direct deposit of payroll or retirement.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A service charge fee of \$5.00 will be imposed each statement cycle if the daily balance of the statement cycle falls below \$100.00. This fee is waived for customers age 22 or younger and senior citizens age 62 and older. The fee is also waived by enrolling in e-statements or by having a monthly direct deposit of your payroll or retirement.

ALLIANCE CHRISTMAS CLUB

This savings account will have you ready for your holiday spending needs. Enjoy no minimum balance and no monthly service fee. Withdrawals are not permitted unless you are closing the account. If the account is closed, a new Christmas Club account cannot be opened until after that year's payout. Balance will be paid out by check or direct deposit in October. The account will be closed unless a new deposit occurs within 90 days of the annual payout, or upon customer request.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. At the end of the club account period October 15, 2026, the funds in the account will be mailed to you by check or direct deposited into an account as directed.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You may not make withdrawals from your account until the maturity date.

ALLIANCE MONEY MARKET

This account requires \$100 minimum to open. A \$10 monthly service fee will be assessed if your daily balance falls below \$2,500 any day of the cycle. This interest bearing account features tiered interest rates. Debit card purchases are not allowed on this account.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. This account type does not allow a debit card linked for purchases.

Account Fees: A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the cycle.

ALLIANCE COMMUNITY SAVINGS

Exclusively for documented non-profit organizations or public entities. Let Alliance Community Bank help your organization with this free savings and competitive interest rate. \$100 minimum to open.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. There is no limit to the number of deposits on this account. There is no limit to the number of withdrawals on this account.

IRA-SAVINGS

Let Alliance Community Bank help you save for retirement. Contributions and Withdrawal limits are subject to IRS regulations. Please consult your tax advisor for more information. This account has no annual fee.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: The maximum amount you can deposit will depend on current tax laws. Early withdrawal for those under age 59 1/2 may incur a tax penalty. Please consult your tax advisor for more information.

HEALTH SAVINGS ACCOUNT

A health savings account (HSA) is used exclusively for the purpose of paying or reimbursing qualified medical expenses of the account owner, his or her spouse, and dependents. The account owner represents that he or she is eligible to contribute to this HSA, specifically that he or she:

(1) is covered under a high deductible health plan (HDHP), (2) is not also covered by any other health plan that is not an HDHP, (3) is not enrolled in Medicare, and (4) cannot be claimed as a dependent on another person's tax return.

Funds can be accessed by either check or debit card. There is no monthly service charge on this account. Check orders must be paid for at the time of purchase.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at the institution's discretion. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$0.01 to open this account. It is the responsibility of the account owner to determine whether contributions to this HSA have exceeded the maximum annual contribution limit. The account owner is responsible for substantiating that the distribution is for qualified medical expenses and must maintain records sufficient to show that the distribution is tax-free.

COMMON FEES DISCLOSURE

ACCOUNT FEES

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

CHECK PRINTING: FEE DEPENDS ON STYLE OF CHECK ORDERED AND SPECIFIC ACCOUNT

ATM/DEBIT CARD: NO CHARGE

REPLACEMENT ATM/DEBIT CARD: NO CHARGE

DORMANT ACCOUNT FEE: \$5 FEE WILL BE ASSESSED ON THE FIRST STATEMENT CYCLE FOLLOWING THE ACCOUNT'S STATUS BECOMING DORMANT (730 DAYS OF NO ACTIVITY), AND ON EACH AND EVERY STATEMENT CYCLE THEREAFTER

PAID OVERDRAFT ITEM FEE/AOD PAID ITEM FEE: \$25 FOR EACH ITEM PAID

RETURNED ITEM FEES: \$25 FOR EACH ITEM RETURNED UNPAID EACH TIME IT IS PRESENTED

STOP PAYMENT (EACH): \$10

STATEMENT REPRINT (EACH): \$5

MISCELLANEOUS FEES AND CHARGES

CASHIERS CHECKS OR MONEY ORDERS: \$2 (NO CHARGE FOR STARS & STRIPES CHECKING, ALLIANCE ADVANTAGE CHECKING, AND GOLDEN EAGLE CLUB MEMBERS)

GARNISHMENTS AND JUDGEMENTS: \$50

ACCOUNT RESEARCH & BALANCING: \$10 PER HR. (1 HR. MINIMUM)

DOMESTIC WIRE TRANSFERS (OUTGOING): \$25

INTERNATIONAL WIRE TRANSFERS (OUTGOING): \$50

COLLECTIONS (EACH): \$15

Alliance Community Bank Assessment Area

Alliance Community Bank has designated all of Mason, Menard, and Sangamon Counties in Illinois as its assessment area, which totals sixty-three (63) census tracts.

Mason County Census Tracts (6):

**9563.00
9564.00
9565.00
9566.00
9567.00
9568.00**

Menard County Census Tracts (3):

**0101.00
0102.00
0103.00**

Sangamon County Census Tracts (54):

**0001.00
0002.01
0002.02
0003.00
0004.00
0005.01
0005.03**

Sangamon County Census Tracts (54) Cont.:

0005.04
0006.00
0007.00
0008.00
0009.00
0010.01
0010.03
0010.04
0011.00
0012.00
0013.00
0014.00
0016.00
0018.00
0019.00
0020.01
0020.02
0021.00
0022.00
0023.00
0024.00
0025.00
0026.00
0027.00
0028.01
0028.02
0029.00
0030.00
0031.00
0032.01
0032.02

Sangamon County Census Tracts (54) Cont.:

0032.03

0033.00

0034.00

0035.00

0036.01

0036.02

0036.03

0036.04

0037.01

0037.02

0038.01

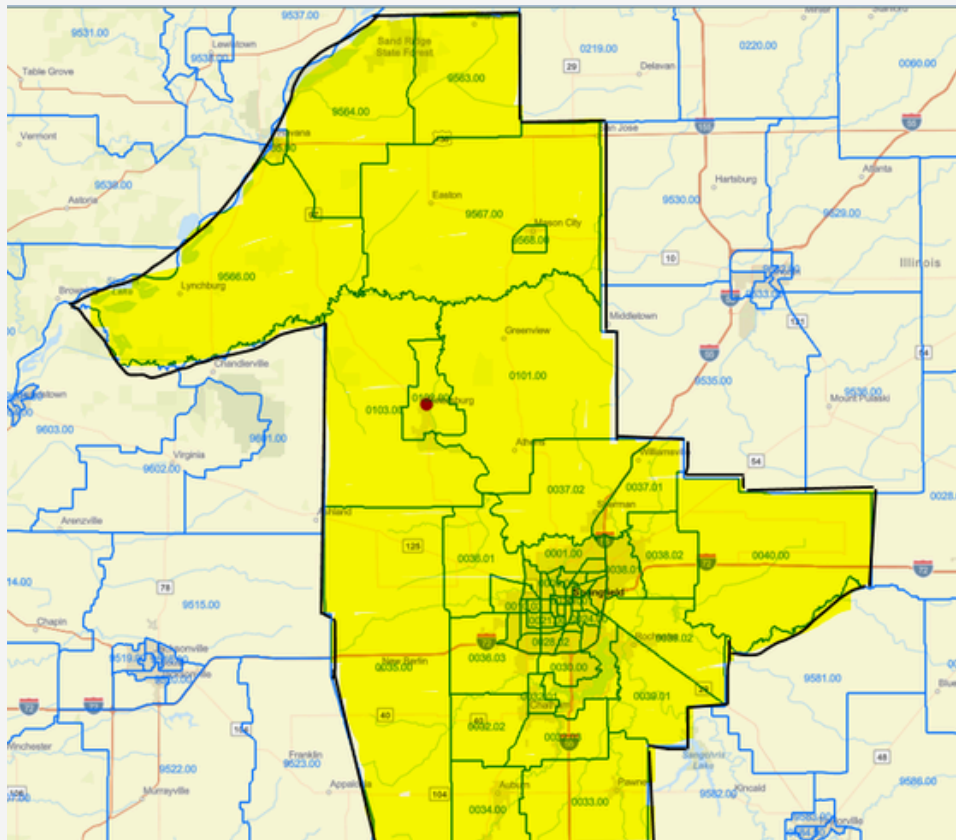
0038.02

0039.01

0039.02

0040.00

0042.00



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.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.



Loan-to-Deposit Ratios

3/31/2025	6/30/2025	9/30/2025	12/31/2025
67.19%	67.54%	68.19%	69.84%



FHLBank
Chicago

2025 Member Benefit Statement

A CUSTOMIZED REPORT OF YOUR
ACTIVITY WITH FHLBANK CHICAGO

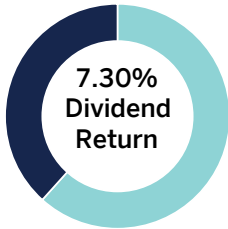
Member Benefit Statement

January - December 2025 unless otherwise noted

Alliance Community Bank

Capital Stock

Average Stock for Dividend



■ Class B1 Stock ■ Class B2 Stock

The higher dividend received on Class B1 activity stock has the effect of enhancing the benefits of using the Bank either by lowering the cost on advances and letters of credit or improving the return on Mortgage Partnership Finance® (MPF®) Traditional loans sold.

B1 activity stock pays a higher dividend than B2 membership stock to reward members for using the Bank's products and, thereby, supporting the entire cooperative.

Q4 2025 Dividend rates declared on January 23, 2026: **B1: 9.25% and B2: 3.90%**

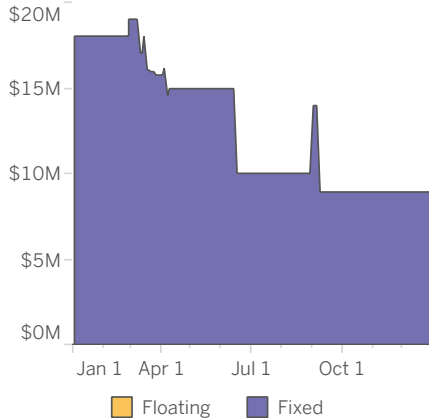
	Average Balance	Dividend Received	Dividend Return
Class B1 Stock	\$599,199.08	\$55,293.92	9.23%
Class B2 Stock	\$372,300.93	\$15,580.09	4.18%
Total	\$971,500.00	\$70,874.01	7.30%

B1 Dividends Based on Quarterly Product Usage (Dividend payments are made in the following quarter)

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Grand Total
Advances	18,248.14	14,732.59	10,461.26	9,400.68	52,842.67
Letters of Credit	604.42	611.13	617.85	617.85	2,451.25
MPF Traditional	0.00	0.00	0.00	0.00	0.00
TOTAL B1 DIVIDEND	18,852.56	15,343.72	11,079.11	10,018.53	55,293.92

Advances

Daily Advances Outstanding



Advances are a low-cost, nearly instantaneous source of liquidity for members. Many product options and structures are available, giving your institution flexible solutions for various funding strategies and liquidity needs in any interest rate environment.

Your average daily advance balance during the period was \$12.68 million.

Community Advances

Your community advance(s) activity:

\$698,514
executed in 2025

\$86,801
approximate interest savings
over time

Responding to member feedback, FHLBank Chicago launched its enhanced Community Advance, combining multiple community advance products into **one, streamlined advance product** that can be used to support affordable housing, small businesses, and community development projects.

Highlights of the product include: expanded eligibility, a simplified application and approval process, and **discounts up to 200 bps off of regular advance rates.**

An additional \$200,000 of interest rate subsidy is available per member in 2026.

Member Benefit Statement

January - December 2025 unless otherwise noted

Alliance Community Bank

Collateral

Total Collateral Value

Loans	\$61.7 million	<div style="width: 61.7%;"></div>
Securities	\$0.0	<div style="width: 0%;"></div>
LIHTC	\$0.0	<div style="width: 0%;"></div>
Other Collateral	\$0.0	<div style="width: 0%;"></div>

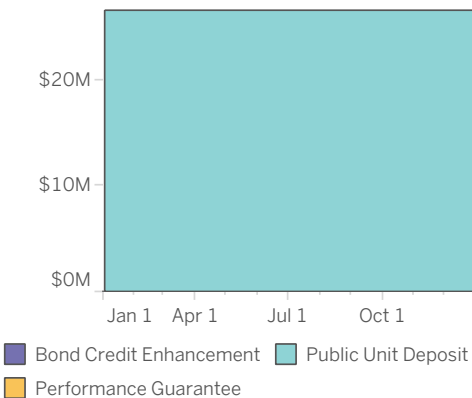
Collateral represents your institution's capacity to utilize FHLBank Chicago's products. As your reliable partner for liquidity and funding needs, we highly encourage members to evaluate their eligible loan and securities collateral to ensure adequate coverage and improve their borrowing capacity.

You had \$26.228M in excess collateral as of December 31, 2025. Excess collateral represents additional borrowing capacity for your institution.

Other collateral includes cash and other collateral not otherwise identified.

Letters of Credit

Daily Letters of Credit Outstanding



We offer letters of credit (LCs) for public unit deposits, performance guarantees, and bond credit enhancements, providing members a low-cost and effective way to attract and secure agreements with third parties.

Your average daily letters of credit balance during the period was \$27 million.

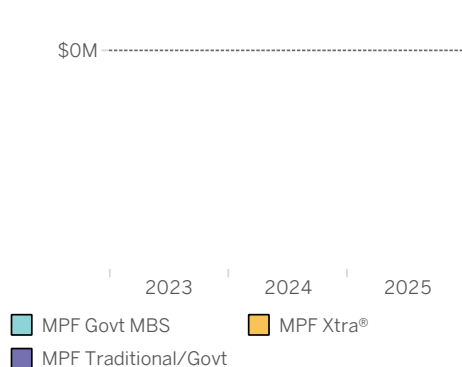
MPF Program

Annual MPF Funding

The MPF Program provides a flexible and competitive secondary mortgage market solution with multiple product offerings to help you meet your mortgage liquidity needs.

Contact your Sales Director to learn more about the MPF Program, including MPF Traditional Products where you can earn higher gain on sales and additional fee income.

Lifetime MPF Activity by Product through December 2025



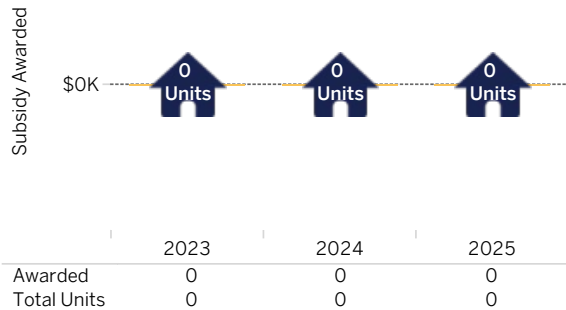
MPF Product	Total Loans Funded	Outstanding UPB	Open Master Commitments	Net Credit Enhancement Income Received
MPF Traditional/Govt	-	-	-	-
MPF Xtra®	-	-	-	-
MPF Govt MBS	-	-	-	-
Total MPF Activity	-	-	-	-

Member Benefit Statement

Alliance Community Bank

Community Investment Products

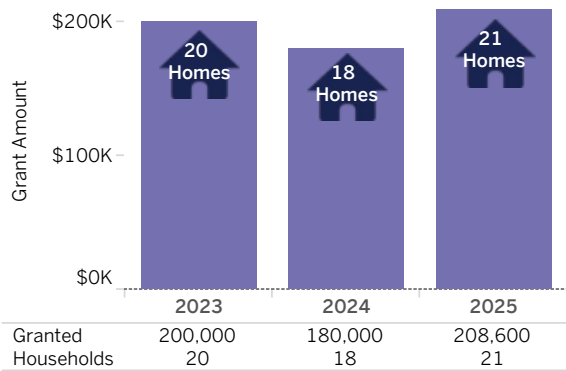
Affordable Housing Program



In 2025, **\$52 million** was awarded by FHLBank Chicago's competitive Affordable Housing Program (AHP) to help finance **37 affordable housing projects**. The projects included a combination of urban and rural housing, rental and owner occupied, and new construction and rehabilitation.

As a FHLBank Chicago member, you can partner with community developers and public agencies to apply for AHP funds, which FHLBank Chicago awards through a competitive process. Find out how to apply for these funds by visiting fhlbc.com.

Downpayment Plus® Programs



In 2025, through the Downpayment Plus (DPP®) Programs, FHLBank Chicago disbursed **\$43 million** in forgivable grants on behalf of **over 4,500 homebuyers**. DPP allows participating member institutions to assist with down payment and closing costs for eligible households to help income-eligible homebuyers achieve homeownership.

Thank you for your DPP participation. In the last three years, your institution received \$588,600 in forgivable grants to assist with down payment and closing costs for 59 eligible households.

The 2026 rounds for FHLBank Chicago's DPP and DPP Advantage programs opened on January 20, 2026. Members may reserve up to \$1 million per program on a first-come, first-served basis for grants of up to \$10,000 per borrower.

Community First® Programs

Community First Developer Program

In 2025: \$6M in grants to 28 developers

The Developer Program provides organizations grant funds to support internships and fellowships for developers of affordable housing in Illinois and Wisconsin.

Community First Fund

In 2025: \$28M in new or renewed loans

The Community First Fund (CFF) is a \$50M revolving loan fund that provides low-cost, long-term financing to eligible community partners serving our district.

Housing Counseling Resource Program

In 2025: \$6M in grants to 44 agencies

In partnership with IHDA and WHEDA, the Housing Counseling Resource Program (HCRP) provides grants to housing counseling agencies in our district to facilitate expanded service to underrepresented and low- to moderate-income homebuyers.

FHLBank Chicago Events

2025 EVENT ATTENDANCE RECAP



2026 MEMBER EVENTS - SAVE THE DATE!

Regional Member Insights Forums

March 12 - 18 | Five Locations Across Our District

Formerly known as Member Meetings, these forums will provide actionable information to help you maximize your membership

Collateral Workshops

April 24 | Edgewater | Madison, WI

April 28 | Crowne Plaza | Springfield, IL

Offers clear guidance on collateral eligibility, valuation, and the CVR process

Management Conference

July 23 - 24 | Ritz Carlton | Chicago, IL

Insightful sessions with experts discussing leadership, technology, the economy, and purpose-driven entrepreneurship

Additional event information, including registration and webinars, may be found on fhlbc.com/events.

Member Benefit Statement

Alliance Community Bank

Investments In Your Community OUR IMPACT TOGETHER IN 2025

★ YOUR IMPACT ★

WITH YOUR PARTNERSHIP, WE WERE ABLE TO
IMPACT COMMUNITIES ACROSS OUR DISTRICT

TOTAL IMPACT

AHP

\$52M Awarded

37 Projects

1,600+ Units

DPP

DPP

\$209K Disbursed

21 Households

Community Advances

7
Jobs

\$43M Disbursed

4,500+ Households

Community Advances*

14,800+ Housing Units

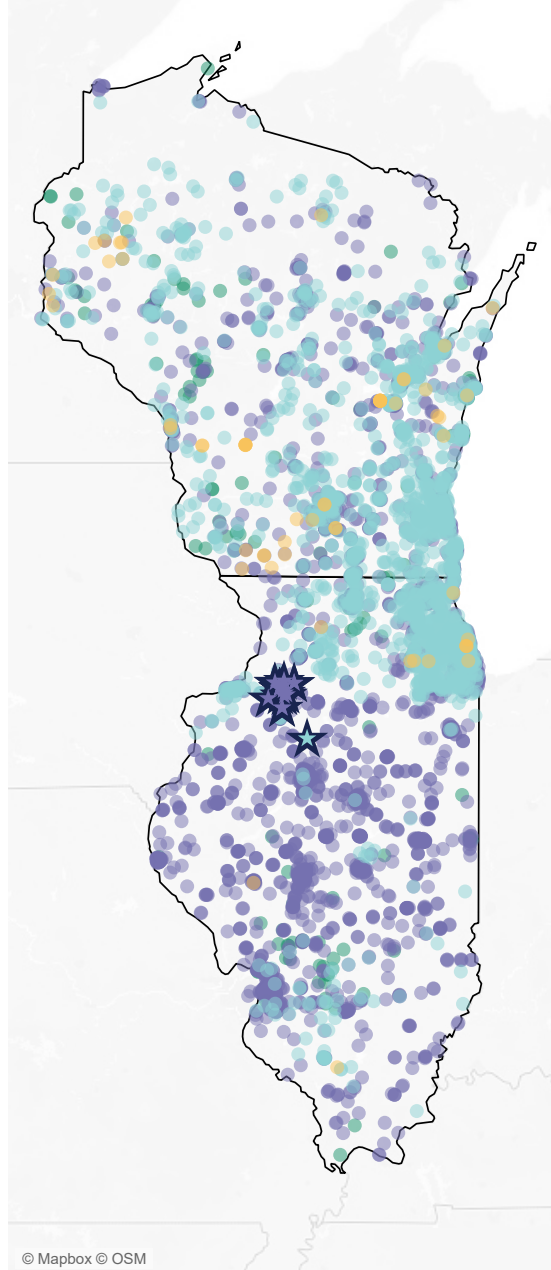
14,700+ Jobs

Community First Programs

110+ Fellowships &
Internships (CFDP)

44 Agencies (HCRP)

8 Community Partners (CFF)



© Mapbox © OSM

*Impact is not inclusive of the Community Impact Advance pilot program that was developed in 2024

Disclaimer: This statement is for informational purposes only. Certain information included here is as of the particular date(s) presented, and the information may have become out of date. For current balances, please refer to eBanking. Historical dividend rates vary and are provided for reference only, future dividends are at the Board of Directors' discretion and subject to change. This statement is not intended to constitute legal, accounting, investment, or financial advice of any kind. Forward-looking statements are statements other than historical fact, and are based upon our current expectations and speak only as of the date(s) indicated. These statements are subject to risks and uncertainties, including those set forth in our filings with the Securities Exchange Commission. "Mortgage Partnership Finance®", "MPF®", "eMPF®", "MPF Xtra®", "Downpayment Plus®", "DPP®", "Downpayment Plus Advantage®", "DPP Advantage®", and "Community First®" are registered trademarks of the Federal Home Loan Bank of Chicago. The "MPF Mortgage Partnership Finance" logo is a trademark of the Federal Home Loan Bank of Chicago. The impact data presented in this report is based on information submitted by our members.