Alliance Community Bank®

COMMUNITY REINVESTMENT ACT (CRA)

Public File

Member FDIC | Equal Housing Lender | NMLS# 462014



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**
Source: Reports of Condition and Income		

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
Source: Bank Records; CT = Census Tract			

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
Source: Reports of Condition and Income 3/31/2023 through 9/30/2025		

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 $(000s)**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
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**
Sources: Bank HMDA Data, as reported; Small Farm Bank Records. Due to rounding, totals may not equal 100.0%.										

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
Sources: 2020 Census and 2024 D&B Data (*). NA category - geographies with no income classification.			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
Source: FFIEC					

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
Source: Bureau of Labor Statistics			

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**
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%.						

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%
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%.						

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
Source: FFIEC					

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

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.

[1]2023 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%**
Source: Reports of Condition and Income		

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
Source: Bank Records			

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 Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Median Family Income Ranges – Springfield, IL MSA				
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

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**
Source: 2024 D&B Data, bank data; "--" data not available. *Due to rounding, totals may not equal 100.0%*					

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**
Source: 2024 D&B Data, bank data; "--" data not available. *Due to rounding, totals may not equal 100.0%*					

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**
Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

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%

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.

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
Source: FFIEC				

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

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**
Source: 2024 D&B Data, bank data; "--" data not available. Due to rounding, totals may not equal 100.0%					

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**
Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

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

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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Illinois and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

(1) summarize some laws that apply to common transactions;

(2) establish rules to cover transactions or events which the law does not regulate;

(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and

(4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier’s check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

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

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

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An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Allowable Overdraft Protection and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Note that items may not be processed in the order they are received.

Our policy is if there are available funds to cover some, but not all, of the withdrawals or other debits to your account on a single business day, we will post the checks for which there are sufficient available funds from the smallest dollar check to the largest.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. The person(s) creating either a Pay-On-Death or Revocable Trust account reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

The person(s) creating a Pay-On-Death account may elect a per stirpes distribution option for the descendants of a natural person beneficiary. If the Pay-On-Death (POD) Per Stirpes option has been selected, POD distributions to descendants of a natural person beneficiary will be on a per stirpes basis. If this option is selected and a natural person beneficiary dies before the last surviving owner of the account and no descendant of the deceased natural person beneficiary has survived the deceased beneficiary, then those proceeds will belong to the estate of the last surviving owner of the account. Neither beneficiaries nor their descendants can withdraw unless all persons creating the account die.

If the Pay-On-Death (POD) Not Per Stirpes option has been selected, or if the Revocable Trust Account option has been selected, beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of the owner(s) of the account, such beneficiaries will own this account in equal shares, without right of survivorship.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

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STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security

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interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

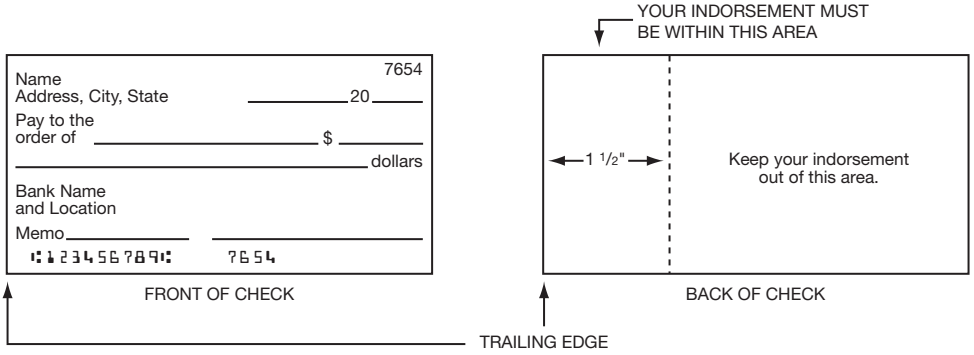
CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1½" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1½" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY -

Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM/Debit Card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic

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debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, “Electronic Fund Transfers.” For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don’t initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board of Governors of the Federal Reserve System, this agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association and other funds-transfer system rules, as applicable. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH or other funds-transfer systems. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective. For example, if an account has two owners and one of the owners pledges the account (i.e., uses it to secure a debt) and then dies, (1) the surviving owner’s rights in this account do not take effect until the debt has been satisfied, and (2) the debt may be satisfied with the funds in this account.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not “durable,” it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person’s self directed qualified retirement account is up to $250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to $250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

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UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we may be required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of $10 or more in a year, and to include your taxpayer identification number (TIN) on the report. Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. The TIN is either a social security number (SSN) or an employer identification number (EIN). For most organization or business accounts other than sole proprietorships, the appropriate TIN is the EIN of the organization or business entity. For sole proprietorships, either the SSN or the EIN is appropriate. However, we must supply the IRS with both the individual owner's name and the business name of the sole proprietorship. The appropriate TINs for various other types of accounts are:

Account type - TIN

Individual - SSN of the individual.

Joint Account - SSN of the owner named first on the account.

Uniform Transfer to Minor - SSN of the minor.

Informal (Revocable) Trust - SSN of the owner.

In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income. If you do not have a TIN, we may defer backup withholding if you certify that you do not have a TIN but have applied for one. However, we must begin backup withholding if you do not supply us with a certified TIN within 60 days. If you do not have a TIN because you are a foreign person (either an individual who is a nonresident alien or a foreign organization) you must certify your foreign status. If you are an exempt payee (receiver of interest payments), you do not need to certify your TIN, but you will have to certify your exempt status and supply us with your TIN. The most common exempt payees are corporations, organizations exempt from tax under Section 501(a), and an individual retirement plan or a custodial account under Section 403(b)(7). If you do not supply us with the appropriate TIN, we may refuse to open your account.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRANSACTIONS BY MAIL - You may deposit checks or drafts by mail. You should indorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

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- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your Debit Card and Personal Identification Number, to:

- make deposits to checking account(s) with a debit card
- make deposits to savings account(s) with a debit card
- get cash withdrawals from checking account(s) with a debit card
  - you may withdraw no more than $500.00 per day
- get cash withdrawals from savings account(s) with a debit card
  - you may withdraw no more than $500.00 per day
- transfer funds from savings to checking account(s) with a debit card
- transfer funds from checking to savings account(s) with a debit card
- get information about:
  - the account balance of your checking account(s)
  - the account balance of your savings account(s)

Some of these services may not be available at all terminals.

Types of Visa Debit Card Point-of-Sale Transactions - You may access your checking or savings account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed $2,500.00 in transactions per day

You may also access your account(s), by entering your card information into one or more mobile digital wallet applications we support, through an eligible web-enabled cell phone (or other device) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept, wherever the mobile wallet is accepted.*

The application(s) we support are: Apple, Android, Samsung Pay

*See your agreement with the application provider for any additional transfer limitations the digital wallet provider may have.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Visa Account Updater Notice of Right to Opt Out. Your Visa Debit Card will be automatically enrolled in the free Visa® Account Updater (VAU) service. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 217-632-3241, or mail us notice of your intention to opt out at PO Box 470, Petersburg, IL 62675. You must include your name, address and last four digits of your card number. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.bankacb.com and using your User ID and Password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from checking to accounts not with us
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from savings to accounts not with us
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
- make payments from savings to loan account(s) with us
- make payments from savings to third parties
- get information about:
  - the account balance of checking account(s)
  - the account balance of savings account(s)
- advance funds from credit line
- online bill payment
- Business Banking Stop payment request

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone at www.bankacb.com or by downloading our mobile banking app and using your User ID and Password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
- make payments from savings to loan account(s) with us
- make payments from savings to third parties
- get information about:
  - the account balance of checking account(s)
  - the account balance of savings account(s)
- advance funds from credit line
- online bill payment
- make deposits to checking account and make deposits to savings account(s)

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You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

- You may use this service to transfer funds within the United States to any other eligible account held by a financial institution that accepts payments through the service.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Please refer to Common Fees Disclosure for additional information about fees.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 217-632-3241 to find out whether or not the deposit has been made.
- **Periodic statements.**

  You will get a monthly account statement from us for your Checking and Savings accounts.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

  Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

  Please refer to our separate fee schedule for the amount we will charge you for each stop payment order you give.
- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.

(2) If you have an overdraft line and the transfer would go over the credit limit.

(3) If the automated teller machine where you are making the transfer does not have enough cash.

(4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

(6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers; or

(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or

(3) in order to comply with government agency or court orders; or

(4) if you give us written permission as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• *Additional Limits on Liability for Visa Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Debit Card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within

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10 business days (5 business days for Visa Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

ALLIANCE COMMUNITY BANK

321 N 6th St

Petersburg, IL 62675

Business Days: Monday - Friday; transactions from Saturday and Sunday are on Monday's Business Day

Excluding Federal Holidays

Phone: (217) 632-3241

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM/Debit Card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Debit Card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM/Debit Card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM/Debit Card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 3:00 PM CST on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 3:00 PM CST or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $6,725 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

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SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on Alliance Community Bank will be available on the same business day as the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will not be available until the first business day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Mobile Deposits. Mobile deposits made before 3:00pm CST that are approved will post on the same business day during the end of day processing. Mobile deposits made after 3:00pm CST that are approved will post on the next business day during the end of day processing.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

ALLIANCE COMMUNITY BANK

321 N 6th St.

Petersburg, IL 62675

(217) 632-3241

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the name of the person to whom you wrote the check.

TRUTH-IN-SAVINGS DISCLOSURE

ALLIANCE ADVANTAGE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit $100.00 to open this account.

Fees and charges:

For a $5.00 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 $10,000.00 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 Welcome Kit for details.

ALLIANCE BASIC SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit $100.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee of $5.00 will be imposed if the balance in the account falls below $100.00 any day of the term.

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.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

6 MONTH CD ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Compounding frequency - Interest will be compounded every month.

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Crediting frequency - Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Additional deposits are only allowed within the grace period.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature 6 months from the date opened.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal 1 month interest on the principal balance of the account.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you within the grace period mentioned below, if any.

If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

12 MONTH CD ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Compounding frequency - Interest will be compounded every month.

Crediting frequency - Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Additional deposits are only allowed within the grace period.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature 12 months from the date opened.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal 1 month interest on the principal balance of the account.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you within the grace period mentioned below, if any.

If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.

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

ATM (Automated Teller Machine) Fees:

ATM/Debit Card .....No Charge

Replace lost ATM/Debit Card .....No Charge

Check Issues:

Check printing .....(fee depends on style and quantity of check ordered)

Deposit Issues:

Deposited checks (and other items) returned unpaid each time it is presented $25.00

Dormant Account Fees:

An account is considered dormant if for 730 days of no activity, no withdrawals or deposits, other than credited interest, have been made to the account.

The fee for a dormant account is $5.00 will be assessed on the first statement cycle following the account's status becoming dormant on each and every statement cycle.

Legal Process Issues:

Garnishments and judgements $50.00

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Overdrafts and Insufficient Funds Charges:

Overdraft - each overdraft paid $25.00

Overdraft - all overdrafts paid on a day $25.00

Statement and Balance Related Services:

Account research & balancing (1 hr. minimum) ..... $10.00 per hour

Statement reprint each $5.00

Stop Payments:

Stop payments - each $10.00

Wire Transfers:

Domestic wire transfer

Outgoing $25.00

Foreign wire transfer

Outgoing $50.00

Miscellaneous:

Collections ..... $15.00 each

Cashiers Checks $2.00

Money Orders $2.00

No charge for Stars & Stripes Checking, Alliance Advantage Checking and Golden Eagle Club Members.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

☐ **ALLIANCE ADVANTAGE CHECKING ACCOUNT**

☐ **ALLIANCE BASIC SAVINGS ACCOUNT**

The interest rate for your account is 0.25% with an annual percentage yield of 0.25%.

☐ **6 MONTH CD ACCOUNT**

Rate Information: The interest rate for your account is 3.50% with an annual percentage yield of 3.50%. Your interest rate and annual percentage yield may change.

Time requirements: Your CD account will mature on 6 months from the date opened, and it will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty.

Your CD account will renew with the same term as the original. Each renewal term will be the same as the original term, beginning on the maturity date.

The interest calculation during the renewal term will be calculated on the same basis as during the original term.

The interest rate and annual percentage yield have not yet been determined. They will be available on the maturity date. Please call 217-632-3241 to learn the interest rate and annual percentage yield for your new account.

The disclosed interest rate and annual percentage yield are accurate as of the date of this disclosure.

☐ **12 MONTH CD ACCOUNT**

Rate Information: The interest rate for your account is 3.90% with an annual percentage yield of 3.97%. Your interest rate and annual percentage yield may change.

Time requirements: Your CD account will mature on 12 mo. from the date opened, and it will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty.

Your CD account will renew with the same term as the original. Each renewal term will be the same as the original term, beginning on the maturity date.

The interest calculation during the renewal term will be calculated on the same basis as during the original term.

The interest rate and annual percentage yield have not yet been determined. They will be available on the maturity date. Please call 217-632-3241 to learn the interest rate and annual percentage yield for your new account.

The disclosed interest rate and annual percentage yield are accurate as of the date of this disclosure.

Alliance Community Bank

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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):

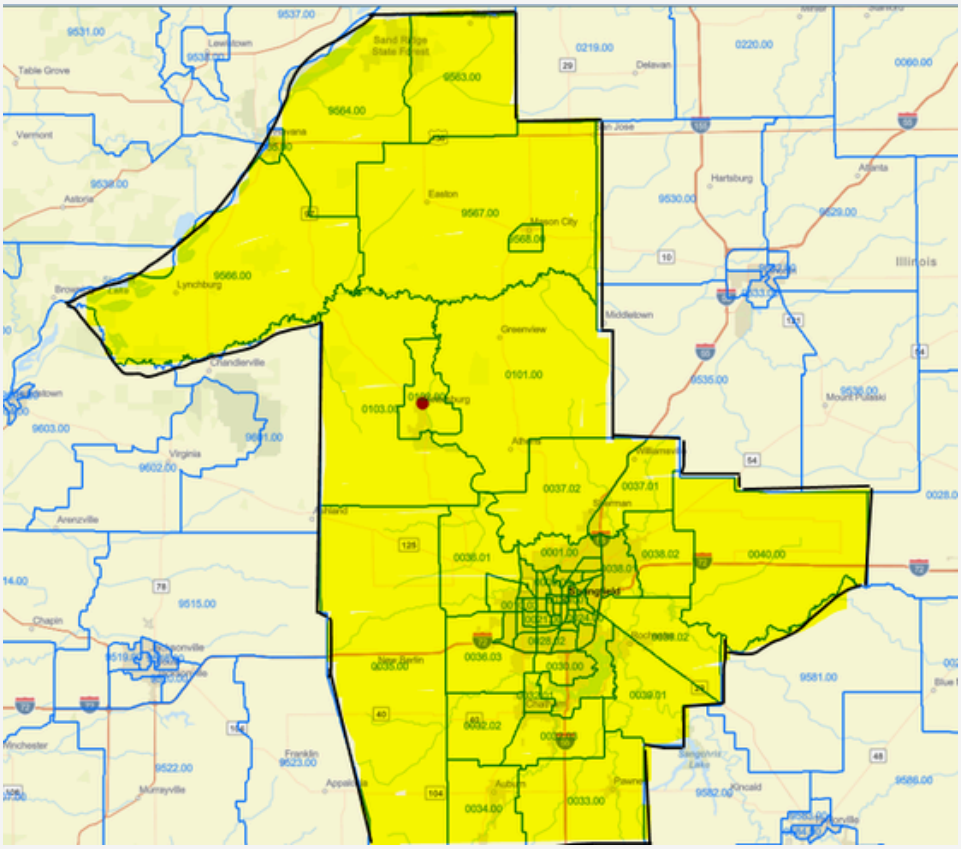
0001.00
0002.01
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0004.00
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Sangamon County Census Tracts (54) Cont.:

0005.04
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0009.00
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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
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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.

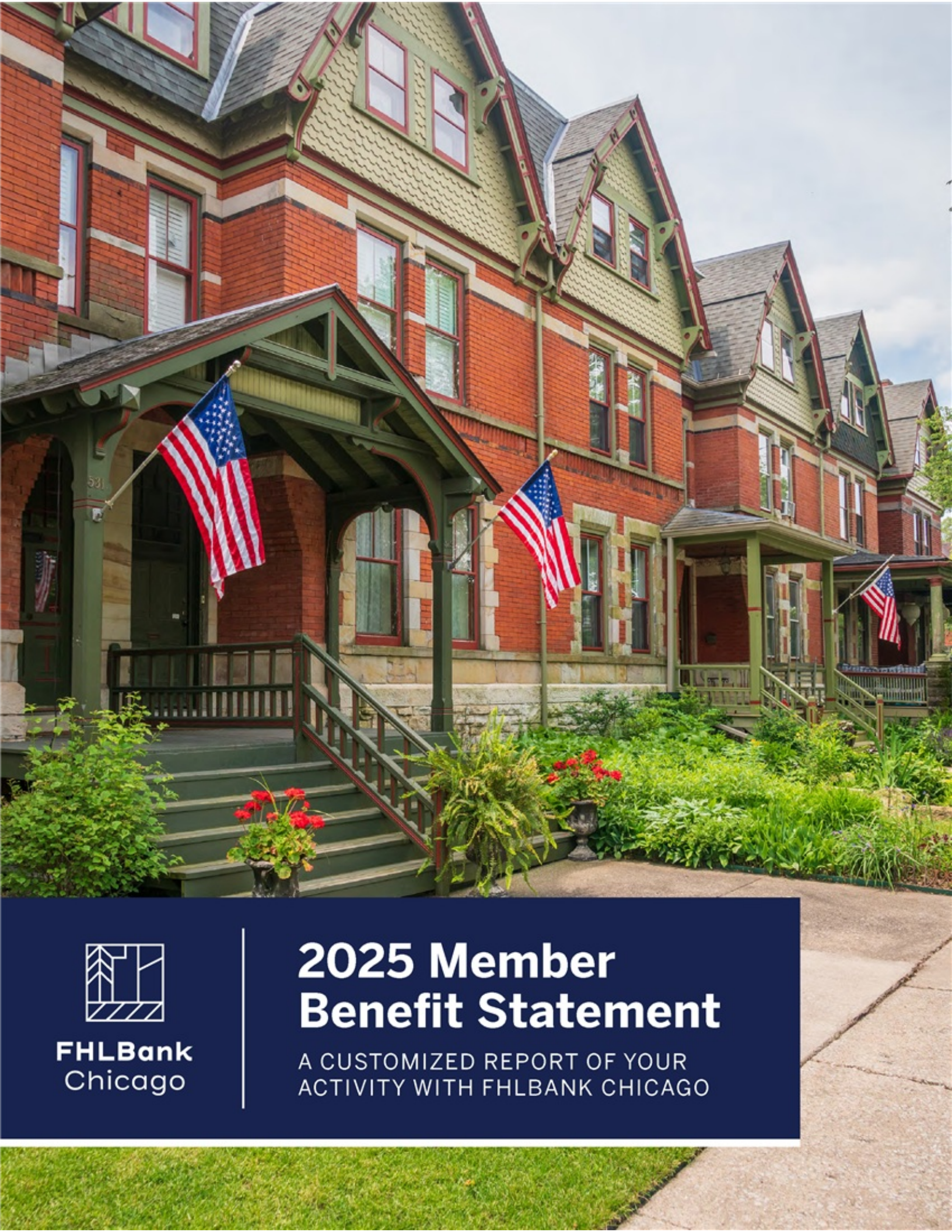
These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.



Loan-to-Deposit Ratios

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

3/31/2026	6/30/2026	9/30/2026	12/31/2026
67.44%	66.65%		



FHLBank Chicago

2025 Member Benefit Statement

A CUSTOMIZED REPORT OF YOUR ACTIVITY WITH FHLBANK CHICAGO

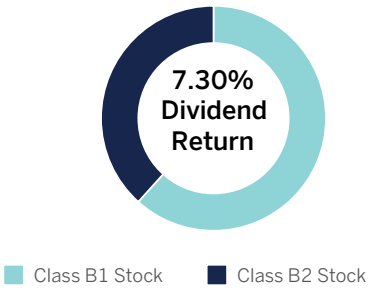
Member Benefit Statement

January - December 2025 unless otherwise noted

Alliance Community Bank

Capital Stock

Average Stock for Dividend



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%**

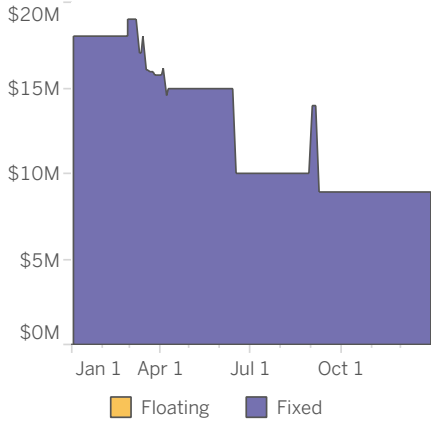
B1 Dividends Based on Quarterly Product Usage

(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
Securities	$0.0
LIHTC	$0.0
Other Collateral	$0.0

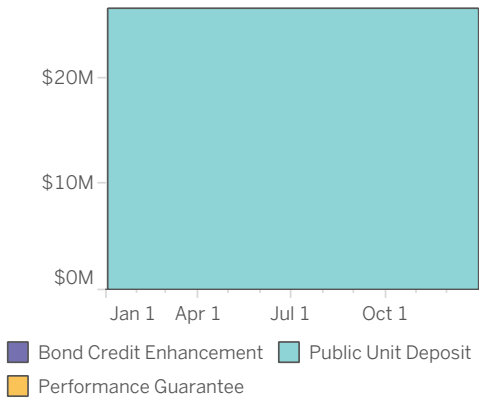
Other collateral includes cash and other collateral not otherwise identified.

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.

Letters of Credit

Daily Letters of Credit Outstanding

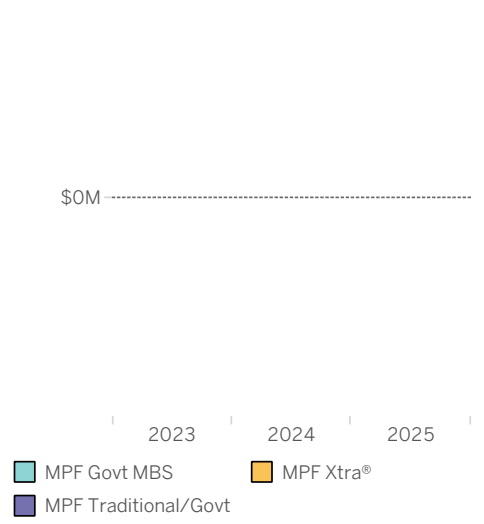


We offer letters of credit (LCs) for public unit deposits, performance guarantees, and bond credit enhancements, providing members a low-cost and effective way to attract and secure agreements with third parties.

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

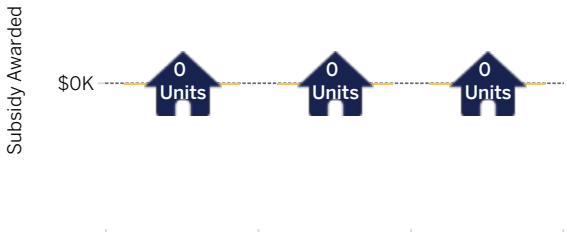
MPF Product	Total Loans Funded	Outstanding UPB	Open Master Commitments	Net Credit Enhancement Income Received
MPF Traditional/Govt	-	-	-	-
MPF Xtra®	-	-	-	-
MPF Govt MBS	-	-	-	-
Total MPF Activity	-	-	-	-

Member Benefit Statement

Alliance Community Bank

Community Investment Products

Affordable Housing Program

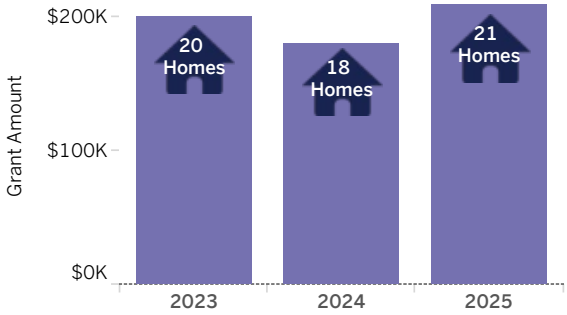


	2023	2024	2025
Awarded	0	0	0
Total Units	0	0	0

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



	2023	2024	2025
Granted	200,000	180,000	208,600
Households	20	18	21

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

- **Member Meetings** ★
- **Community Advance Webinars** ★
- **DPP Webinars** ★
- **Management Conference** ★
- **Institutional Insights Webinars** ☆

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 ★

DPP

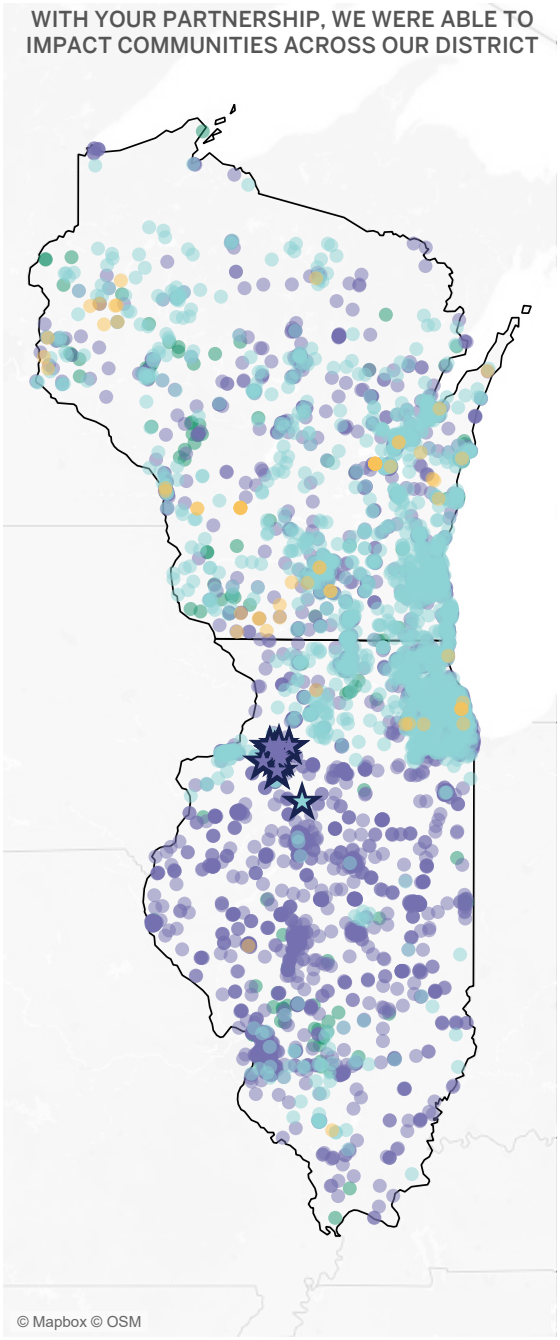
$209K Disbursed

21 Households

Community Advances

7
Jobs

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



TOTAL IMPACT

AHP

$52M Awarded

37 Projects

1,600+ Units

DPP

$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)

***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.