



December 17, 2024

Dear Valued Customer,

On March 10, 2025, Bank of Gibson City and Longview Community Bank will merge and become one bank, assuming the name Longview Community Bank.

All banking locations and employees will remain the same as they are today. You will continue to do your banking business with the same friendly, professional individuals at each location.

This merger of affiliate banks will allow for greater efficiency and provide our customers with a full array of banking services. Both banks are now owned and operated by Longview Capital Corporation of Newman, Illinois.

Our goal is to ensure that this transition is a seamless process for each of our customers. Please see the attached FAQ and brochure for additional information on what you can expect relating to products, services and fees.

We appreciate your continued banking relationship. As a true community bank, we value you as members of our rural communities where we all live and work.

Sincerely,

A handwritten signature in blue ink that reads "David A. Albin".

David A. Albin  
Chairman, Longview Capital Corporation  
Chairman of Longview Bank & Bank of Gibson City

A handwritten signature in blue ink that reads "Tracy J. Epps".

Tracy J Epps  
President, Bank of Gibson City

A handwritten signature in blue ink that reads "William C. Glaze".

William C. Glaze  
President, Longview Community Bank

## **Longview Community Bank Customer FAQs**

### **When was the merger application announced?**

The merger agreement and application was submitted to the Federal Deposit Insurance Corporation and Illinois Department of Financial and Professional Regulation on November 25, 2024.

### **What is the expected timing of the merger?**

Pending regulatory approvals, it is expected that the banks will merge on March 10, 2025.

### **What can you tell me about Bank of Gibson City?**

Bank of Gibson City is a \$140 million bank with its main office in Gibson City, Illinois. Bank of Gibson City is a full-service commercial bank which focuses on Agriculture and is deeply committed to supporting the local communities we serve.

### **Why Longview Community Bank and Bank of Gibson City?**

The management teams from both banks have worked together for several years as we have common ownership. Also, the merger makes sense geographically. Ford, Dewitt and Logan Counties are contiguous to each other and have similar communities. The employees and Board members know and respect each other's management style. The combination of two strong banks will advance our shared support of a community bank culture and supporting the clients and communities we serve. The merger will also create a stronger company financially, which is needed to compete in today's operating environment.

Both organizations offer a wide range of financial services and delivery systems that nicely complement each other. It will allow us to further meet our clients' growing needs and expand our organizations into new markets with a shared service commitment to our employees, clients, shareholders and communities.

### **Is there anything I need to do today?**

No. Your Longview Community Bank accounts and services will continue to work as they do today. Until legally merged, Longview Community Bank and Bank of Gibson City will remain separate and independent banks. As we move through the approval and closing phase and then into the integration process, we are committed to ongoing and direct communication. You will receive information via mail, email or phone, depending on what's appropriate, and any changes will be communicated with generous advance notice.

### **Can I expect the same level of service I'm accustomed to from Longview Community Bank?**

Yes. Both organizations share a commitment to maintaining a strong, local presence for their clients and communities. Thanks to outstanding associates, this dedication will not change. Combining our like-minded organizations will allow us to build upon and strengthen our shared beliefs, community focus and commitment to service excellence to deliver a preeminent bank.

### **When can I call or use the Bank of Gibson City location?**

You will be able to take advantage of our combined services after the banks merge on March 10, 2025. Until this time, please continue to visit Longview Community Bank.

**Will my deposits still be FDIC-insured?**

When the bank merger occurs, and the deposit accounts at Bank of Gibson City are acquired by Longview Community Bank. Bank of Gibson City deposits will be separately insured from any accounts a depositor may already have with Longview Community Bank for an initial period of six months. This grace period is intended to give depositors an opportunity to restructure their accounts if the merger causes a depositor to have funds in excess of the insurance limits at Longview Community Bank.

Certificate of Deposits acquired by Longview Community Bank will be separately insured from pre-existing deposit accounts at Longview Community Bank, subject to the following rules:

- Time deposits that mature after the initial six-month grace period remain separately insured until they mature.
- Time deposits that mature during the initial six-month grace period and are renewed for the same time period and the same dollar amount as the original deposit (with or without accrued interest added to the principal amount) will continue to be separately insured until the first maturity date after the expiration of the six-month period.
- Time deposits that mature during the initial six-month grace period and are renewed for a different dollar amount or a different time period (even if Longview Community Bank does not offer CDs for the original time period), or time deposits that mature within the first six months and are not renewed and thereby become regular savings or demand deposits, are separately insured only until the end of the six-month period.
- Additional resources are available at [fdic.gov](http://fdic.gov).

**How will my account(s) be impacted?**

Your existing account agreements and all other contracts will continue to govern your account(s). Please continue to access your accounts as you normally do.

**Will my banking center hours or phone numbers change?**

No. We do not plan to change any hours of our locations or phone numbers during this merger process.

**Will my banker's email address change?**

No. You can continue to use the longviewcb.com email addresses.

**Will there be any changes to my products, fees or services?**

Yes. To be consistent between the two banks we have changed some account types and fees. Please see the table below for how account types will migrate once the merger is effective. If the account is not listed below, the account type will remain the same. Regardless of whether your account type is below, *please* review the included brochure that details the types of accounts we will offer and any associated restrictions or fees.

Current Account Name

Account Name after the merger

NOW	Interest Bearing Checking
Super NOW	Interest Bearing Checking
Little Chief Savings	Smart Start Savings

**Can I continue to use my existing checks, debit card, and/or ATM card?**

Yes. Please continue to use your existing checks, debit and ATM cards as you normally do.

**Will my direct deposits, automated payments and transfers be interrupted?**

No. All these services will continue without interruption.

**Will my account numbers change?**

Your account numbers will remain the same. In the event a change is needed, you will be notified well in advance, and we will handle all the details.

**Will wiring instructions change?**

Yes. The new Routing Number for the bank will be 071124821 effective March 10<sup>th</sup>. However both routing numbers will remain open and active for any existing ACH or transfers.

**How about my safe deposit box?**

There will be no change to your safe deposit service.

**What online banking changes should I expect?**

At the time of the merger, Longview Community Bank will begin using a new data processing system and internet banking platform. We will get more information to you about these changes in the next few months.

**Will I continue to receive my monthly statements at the same time?**

Yes. Your statements will continue to print, and eStatements will be available within online banking at the same time each month.

**What about the interest rate on my CD or IRA? Will there be any changes?**

The interest rate on CDs stays the same until your CD or IRA matures. Your CD will then renew at the rate in effect at that time.

**Where can I find additional information?**

For additional information, please visit [bankofgc.com](http://bankofgc.com) or [longviewcb.com](http://longviewcb.com) or visit with your local banker. We value your business and look forward to serving you for many years to come.

# Loan Services

**Agricultural**  
**Commercial**  
**Consumer**  
**Real Estate**

Escrow  
 Rural Development  
 Adjustable Rate Mortgage  
 Downpayment plus Grant  
 HELOC (Home Equity Loan)  
 FHA (Federal Housing Administration)  
 VA (Veterans Assistance Program)

# Other Services

Lock Boxes  
 Night Depository  
 24 Hour Voice Banking  
 Coin Counting  
 Automated Payment Origination  
 (ACH)  
 Wire Transfers  
 Cashiers Checks  
 ATM  
 Notary Public



@longviewcommunitybank

# Fees

Overdraft Charges/ NSF Returns	\$30.00/presented item
<small>*Maximum charge per day</small>	\$150.00
Continuous Overdraft	\$8.00 /day
Stop Payments	\$30.00
Telephone Transfer Fee	\$2.00/transfer
Account Research/Balancing	\$25.00/hour
Copy of Statement	\$2.00
Temporary Checks	\$0.25/ea
Dormant Account Fee	\$5.00/month
<small>*1 year no activity(checking and savings)</small>	
Debit Card Replacement	\$15.00/card
Temporary Debit Card	\$5.00/card
Foreign ATM Transactions	\$1.50 plus terminal owner fee
Cashier's Check	\$5.00/ea
Foreign Currency Fee	\$10.00
Foreign Item Processing	\$20.00
IRA Close/Transfer Out fee	\$25.00
Legal Processing	\$60.00
Loan Coupon Book	\$5.00/replacement
Photocopies	\$0.25/page
Coin Counting	10% fee for non customer
One-time ACH Origination	\$25.00
Domestic Outgoing Wire	\$25.00
Domestic Incoming Wire	\$10.00
Foreign Outgoing Wire	\$50.00
Foreign Incoming Wire	\$10.00



**LONGVIEW**  
**COMMUNITY BANK**

## Mt Pulaski Location

217.792.5211  
 130 S Washington St  
 Mt Pulaski, IL 62548

## Gibson City Location

217.784.4233  
 804 S Sangamon Ave  
 Gibson City, IL 60936

## Clinton Location

TBD  
 1397 State Highway 54 West  
 Clinton, IL 61727

## Chestnut Location

217.796.3305  
 100 Olive St  
 Chestnut, IL 62518



www.longviewcb.com

*grow with us*

March 1, 2025



# LONGVIEW COMMUNITY BANK

## Checking Accounts

### Regular Checking

\$100.00 minimum opening deposit, non- interest bearing transaction account. Unlimited transactions with no monthly service charges. Monthly statements, with images, are provided.

### Interest Bearing Checking

\$1,000.00 minimum opening deposit, interest bearing account. \$5.00 service charge if the average daily balance falls below \$1,000.00. Interest is calculated based on the average daily balance and paid out monthly. Monthly statements, with images, are provided.

### Young Adult Checking

\$50 minimum opening deposit, available to customers 16-22 years of age. No minimum balance or service charge. A special interest rate applies to balances \$5,000.00 or below, and calculated based on daily account balance. Balances over \$5,000.00 will reflect the current Interest Bearing Checking interest rate.



## Savings Accounts

### Regular Savings

\$100.00 minimum opening deposit. Interest bearing, non-transactional deposit account. After the first 6 withdrawals/debits in a month, there is a \$1.00 per withdrawal fee. \$5.00 fee if the account falls below \$100.00 at anytime during the quarter. Service charges are posted to the account quarterly. Quarterly statements are furnished and interest is credited to the account quarterly. Interest rates subject to change.

### Smart Start Savings

Interest bearing account available to minors up to the age of 18. One account per minor social security number. No more than \$3,500.00 can be deposited per calendar year. Partial withdrawals cannot be re-deposited. Interest rates subject to change.

### Money Market Account

\$5,000.00 minimum opening deposit. Interest bearing limited, transaction savings account. Limited to 6 debits a month, each additional debit is a \$1.00 fee. If the average daily balance falls below \$5,000.00, there is a \$10.00 per statement service charge. Interest is calculated on daily average balance and credited to the account monthly. Interest rates subject to change.

### Christmas Club Account

A premium interest bearing savings account for persons 18 years and older. Minimum opening deposit of \$10.00, with a maximum of \$6,000.00 deposited within the year. Withdrawals are not permitted. One account per customer. Customer must have a deposit or loan relationship with the bank. New clubs start November 1st and are paid out the following year on October 31st.

## Certificates of Deposit

\$500.00 minimum deposit. Fixed rate, fixed term, interest bearing time deposits. Substantial penalty for early withdrawal. Interest rates and annual percentages yields are determined on a periodic basis. Call for current rates.

## Individual Retirement Accounts

\$100.00 minimum deposit. Interest bearing time deposit accounts for retirement purposes. Federal tax regulations require penalty for early withdrawal. See your tax advisor for limitations and tax deductibility.

## Health Savings Accounts

An interest bearing account for healthcare costs. See your tax advisor for limitations and tax deductibility. Interest rates subject to change.

## E-Services

### Mastercard Debit Card

Shazam Brella

Digital Wallet

### Longview Community Bank App

Download our app from the App Store or  
Google Play Store

Retail Online

Mobile Check Deposit

Bill Pay

Zelle