



LONGVIEW COMMUNITY BANK

Greetings to our customers...

We have important information for you.

As your financial institution, we are involved in a program that directly affects you and our entire community. Please take a few moments to learn about the Community Reinvestment Act.

The Community Reinvestment Act (CRA) was developed by Congress in 1977. It requires financial institutions to help communities meet local financial needs. To you, our customer, that means: we provide credit services to fit your needs, make many types of loans available, and ask for your suggestions and comments about our credit policies. In addition, we work with community groups, local businesses, and all levels of government to improve the area we serve.

We invite you to learn more about CRA by continuing through this document. CRA is intended to make a difference - for you and for our community.





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**Member
FDIC**

2024
Community Reinvestment Act Statement
Longview Community Bank

Longview Community Bank is required to have a Community Reinvestment Act Statement. This follows:

1. The local community is all of Logan County (BNA assessment areas 9529, 9530, 9531, 9532, 9533, 9534, 9535, and 9536) and Dewitt County (BNA assessment areas 9714, 9715, 9716, 9717, and 9718).
2. All types of credit within the area, including farm loans, small business loans, housing loans, and consumer loans are prepared to be considered.
3. The Community Reinvestment Act Notice is readily available to the public.
4. Our bank has a Community Reinvestment Act plan for the year 2024 and it may be found in the CRA file.

Longview Community Bank Locations

130 South Washington Street
Mt. Pulaski, Illinois 62548

100 Olive Street
Chestnut, IL 62518



Loan to Deposit



FDIC Certificate #11319

<u>Call Report Date</u>	<u>Total Assets</u>	<u>Net Loans</u>	<u>Total Deposits</u>	<u>Loan To Deposit</u>
3/31/2022	64,533	14,224	58,492	24.32%
6/30/2022	59,308	14,031	54,523	25.73%
9/30/2022	71,073	18,591	59,926	31.02%
12/31/2022	68,257	23,047	57,041	40.40%
3/31/2023	67,980	24,177	56,515	42.78%
6/30/2023	91,486	39,474	77,438	50.97%
9/30/2023	96,244	49,427	81,004	61.02%
12/31/2023	96,350	51,992	80,802	64.34%
Average				42.57%





LONGVIEW COMMUNITY BANK

Our Products and Services

Do you have plans and dreams for your future but don't know how to make them come true? Or, do you have a problem that a loan would set right? We can help!

Our loans are available to anyone in our community who meets the lending guidelines set by our board of directors. These sound lending practices protect your credit rating and our institution. They must also comply with antidiscrimination laws, including fair lending and fair housing laws.

Ask to see a loan officer. Our people are familiar with the many credit services we offer; they will be happy to advise you about getting the funds you need. Our loan products and policies are tailored to meet the needs of our community.





Loan Services

**Residential
Mortgage
Loans**

**Home
Equity
Loans**

**Solar
Lending**

**Consumer
Loans**

**Agricultural
Farm
Loans**

**Commercial
Loans**

Agricultural

**Equipment Farmland
Operating Line**

Consumer

**Auto
Personal**

Commercial

**Equipment Inventory
Operating Property**

Residential Mortgage Loans

Conventional Adjustable Rate Mortgage

Conventional Fixed Rate Mortgage

FHA (Federal Housing Administration) Program

VA (Veterans Assistance) Program

Rural Development Program (USDA Loan)

Bridge Loans

Our Mortgage Team

Leslie Walker
NMLS # 2062431
(217) 792-5211

Jodi Deibert
NMLS # 634635
(217) 792-5211

Daniel Wickline
NMLS # 797836
(217) 796-3305

Jessica Bakken
NMLS # 2399685
(217) 796-3305

lwalker@longviewcb.com jdeibert@longviewcb.com dwickline@longviewcb.com jbakken@longviewcb.com



Deposit Services

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.

Super Now Checking

\$2,500.00 minimum opening deposit, interest bearing account. \$5.00 service charge if the average daily balance falls below \$2,500.00. 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 Super Now interest rate.

Money Market Account

\$2,500.00 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 \$2,500.00, there is a \$5.00 per statement service charge. Interest is calculated on daily average balance and credited to the account monthly. Interest rates subject to change.

Certificates of Deposit

\$1,000.00 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.

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. \$1.00 fee if the account falls below \$100.00 at anytime during the month. Service charges are posted to the account monthly. Semi-annual statements are furnished and interest is credited to the account semi-annually. Interest rates subject to change.

Little Chief Savings

Interest bearing account available to minors up to the age of 18. The joint owner must have a deposit or loan relationship with the bank. One account per minor social security number. No more than \$900.00 can be deposited per calendar year. Partial withdrawals cannot be re-deposited. 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 15th.

Individual Retirement Accounts

\$250.00 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 savings for healthcare costs. See your tax advisor for limitations and tax deductibility. Interest rates subject to change.



Other Information

Fees

Overdraft Charges/ NSF Returns	\$20.00 per presented item
Stop Payments	\$20.00 with specifics \$30.00 without
Telephone Transfer Fee	\$2.00 per transfer
Dormant Account Fee	\$3.00 per statement
	*2 years no activity savings *1 year no activity checking
Debit Card Replacement	\$15.00 per card
Foreign ATM Transactions	\$1.00 plus terminal owner fee
Cashier's Check	\$1.00 each
Account Activity Printout	\$1.00
Account Research/Balancing	\$20.00 per hour
Copy of Statement	\$1.00
Notary Fee	\$1.00
Temporary Checks	\$1.00 for 4 checks
Loan Coupon Book	\$5.00 per replacement
Wire Transfers	\$25.00 (incoming or outgoing)
Coin Counting	3% fee for non customer

E-Services

Mastercard Debit Card

Shazam Brella
Digital Wallet

Longview Community Bank App

Internet Banking
Mobile Check Deposit
Bill Pay

Mt Pulaski Location



217.792.5211



130 S Washington St.
Mt Pulaski, IL 62548

Hours of Operation:

Lobby:

Monday - Friday: 8am-4pm

Saturday: Closed

Drive Up:

Monday - Thursday: 8am -4pm

Friday: 8am-6pm

Saturday: 8am-Noon

Chestnut Location



217.796.3305



100 Olive St.
Chestnut, IL 62518

Hours of Operation:

Monday - Wednesday: 7:30am-4pm

Thursday: 7:30am-Noon

Friday: 7:30am-6pm

Saturday: 8am-Noon

Other Services

Lock Boxes

Night Depository

24 Hour Voice Banking

Coin Counting

Automated Payment Origination

Wire Transfers

Cashiers Checks

ATM

Notary Public



LONGVIEW COMMUNITY BANK

Branches Opened/Closed

Chestnut
100 Olive Street
Chestnut, IL 62518

June 1st, 2023, Chestnut was merged with LCB due to bank purchase.



LONGVIEW COMMUNITY BANK

Our Community

To serve you well, we regularly analyze our performance as your financial institution; the resulting report is part of our evaluation by CRA examiners.

We gather facts to study: (1) how evenly our credit is distributed throughout the area we serve; (2) how well our products and services meet our customers' needs; (3) if our location(s) and business hours are convenient; and (4) if our officers are readily available to confer with our customers.

Our conclusions guide our board of directors and officers as they plan to improve our policies and services.

Please feel free to make suggestions about our credit service to you. Contact any member of our staff with your ideas. We appreciate your help.



2024

The Community Reinvestment Act Plan

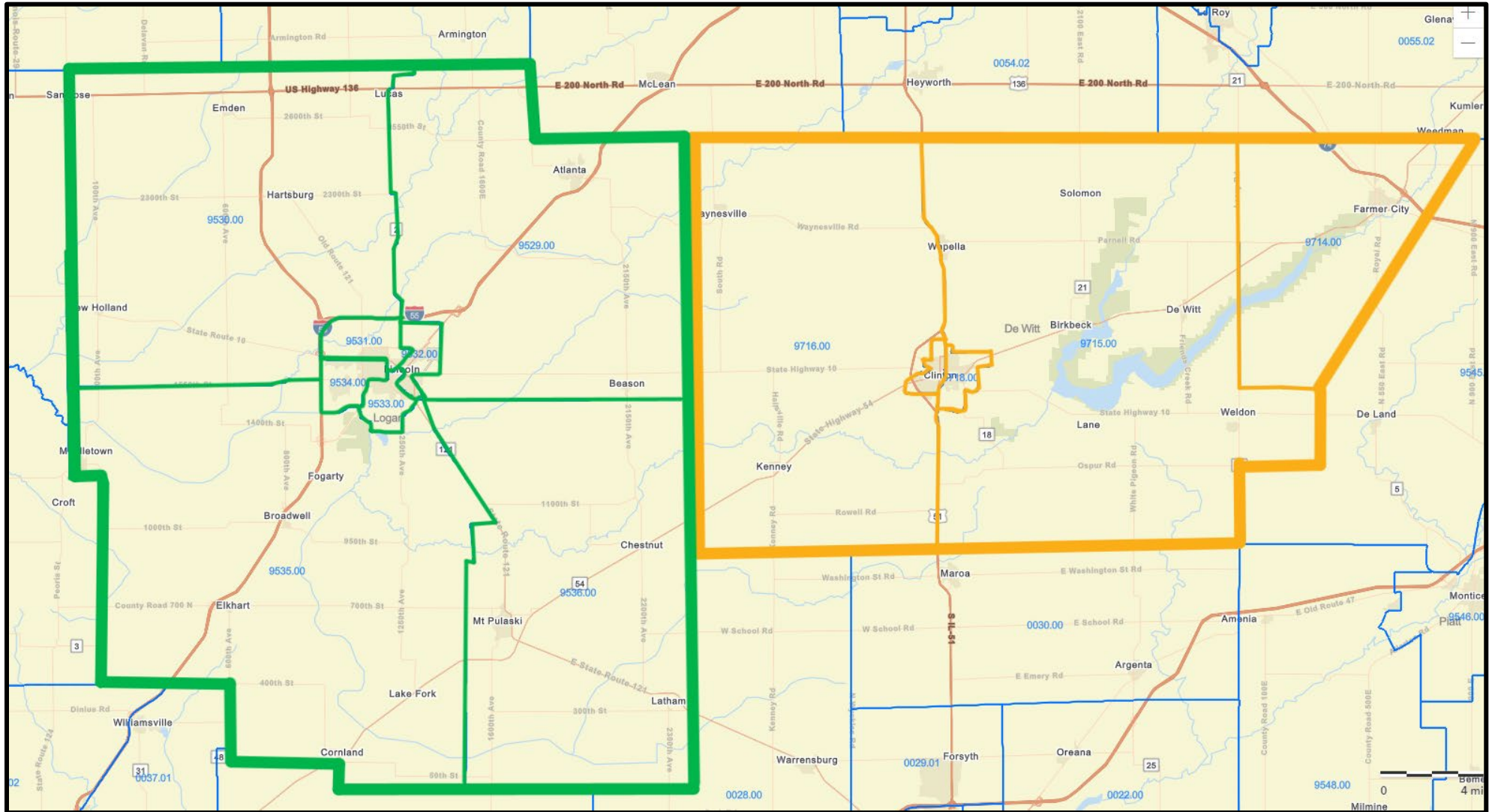
Longview Community Bank

We shall, as we always have in the past, make the first priority to run, maintain, and improve a safe, secure bank. A bank that embraces good sound banking principals, as may be dictated by common sense and the Commissioner of Banks for the State of Illinois. Our Community Reinvestment Act Plan shall include files that relate to the subject matter. The files shall be updated from time to time.

The Community Reinvestment Act Plan includes five categories: ascertainment of community needs; marketing and types of credit offered; geographic distribution and record of opening and closing offices; discrimination and other illegal credit practices; and community development.

1. Ascertainment of Community Needs
Employees, officers, and directors are an excellent source for collecting public expressions of need. When so expressed, it would be helpful to share this information with management.
2. Marketing and Types of Credit Offered
Our plan should be a variety of services offered and plainly stated in our regular published advertisements in our local paper.
3. Geographical Distributions and Recording of Opening and Closing Offices
Our plan shall be the continuing effort to track our customer base. Opening and closing of offices does not apply at this time.
4. Discrimination and Other Illegal Credit Practices
Our plan shall to be in compliance with The Code of Federal Regulations, Title 12, also known as Regulation B.
5. Community Development
Our plan shall be to participate, including investments, in our local community development, when possible. We shall also offer the public a variety of credit services.

Longview Community Bank CRA Assessment Area



Logan County:

9529 9533
 9530 9534
 9531 9535
 9532 9536

DeWitt County:

9714
 9715
 9716
 9717
 9718

Federal Community Reinvestment Notice

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet the community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in the quarter. This list is available from the Regional Director, Division of Compliance and Consumer Affairs, FDIC, 300 South Riverside Plaza, Chicago, Illinois 61859 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by CRA filed with the FDIC. We are an affiliate of Longview Capital Corporation, a Bank Holding Company. You may request from the Federal Reserve Bank of Chicago, 230 South LaSalle, Chicago, Illinois an announcement of applications covered by the CRA filed by bank holding companies.

State of Illinois Community Reinvestment Notice

The Department of Financial and Professional Regulation (Department) evaluates our performance in meeting the financial services needs of this community, including the needs of low-income to moderate-income households. The Department takes this evaluation into account when deciding on certain applications submitted by us for approval by the Department. Your involvement is encouraged. You may obtain a copy of our evaluation. You may also submit signed, written comments about our performance in meeting community financial services needs to the Department.



LONGVIEW COMMUNITY BANK

Public Comments

2023

None

To submit a comment, go to www.fdic.gov/regulations/cra or mail to Regional Director, Division of Compliance and Consumer Affairs, FDIC, 300 South Riverside Plaza, Chicago, Illinois 61859.



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