

# **CITIZENS STATE BANK COMMUNITY REINVESTMENT ACT STATEMENT**

The following statement of principles attempts to outline and confirm that Citizens State Bank is actively engaged in serving the financial needs of its entire local community. A delineation of our local community is attached. This statement has been reviewed in detail by the Bank's Board of Directors and is adopted as the Bank's official position with respect to meeting and serving the needs of our community. In this statement, guidelines for the fulfillment of their duties to the bank and the community it serves are delineated, and this statement is effective until further notice. Furthermore, this statement is subject to annual review, amendment and/or continuation.

## **LOCAL COMMUNITY**

The Bank's local community is considered to be the Lena, Stockton, Freeport, Elizabeth, and Savanna residential areas and surrounding rural and small communities. Our CRA Assessment area has been designated as the entire counties of Stephenson, Jo Daviess, and Carroll in the northwest corner of Illinois.

## **COMMITMENT TO SERVE THE LOCAL COMMUNITY**

The Bank is committed to faithfully serve its customers within the local community. Such service is predicated on the credit worthiness of borrowers and the general financial integrity of all customers. By no means does location within the community change or displace the Bank's service to an individual customer or customers. Banking decisions are based on a situation analysis of the credit related factors in a fair, impartial manner in which community location is not a consideration.

## **TYPES OF SERVICES OFFERED**

The following types of credit transactions are available to customers within our local community:

- Consumer & Personal Loans
- Real Estate Loans - Residential/Agricultural/Commercial
- Commercial Loans

Approved by Board of Directors: February 20, 2025  
Last Revision to the Policy: March 21, 2024

- Agricultural Loans - Operating & Equipment/Livestock Loans
- Agricultural And Commercial Leasing
- Government Guaranteed Loans
- Construction Financing & Home Improvement Loans
- Credit Related Insurance - Commercial, Real Estate
- Lines Of Credit - Agriculture, Business, & Personal
- Indirect Financing - Originated By Community Businesses
- Occasional Overdraft Protection Service (Oops)

## **OTHER SERVICES**

The following general banking services are available to the community:

Crop Insurance Sales  
 Internet Banking  
 Mobile Banking  
 Checking Accounts  
 Money Market Accounts  
 Savings Accounts  
 Certificates of Deposit  
 Safe Deposit Box Rentals  
 Individual Retirement Accounts  
 Retail Charge Card Services  
 General Trust Services - Financial Planning  
 Money Orders  
 Wire Transfer Services  
 Brokerage Services  
 Automated Teller Machines  
 Savings Bond Redemptions  
 Direct Deposit  
 Debit Cards  
 Cash Management Services  
 CDARS (Certificate of Deposit Account Registry Services)  
 Sweep Repurchase Agreements

Amy Baker,  
 President & Chief  
 Executive Officer

## COMMUNITY REINVESTMENT ACT NOTICE

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted to us.

Your involvement is encouraged.

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 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 calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the Regional Director, Division of Supervision and Consumer Protection, FDIC, 300 S. Riverside Plaza, Suite 1700, Chicago, IL 60606-3447. You may send written comments about our performance in helping to meet community credit needs to Amy Baker, President and Chief Executive Officer, Citizens State Bank, 102 West Main St., Lena, IL, 61048, and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at [www.fdic.gov/regulations/cra](http://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 the CRA filed with the FDIC. We are an affiliate of First Lena Corporation, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 S. LaSalle St., Chicago, IL, 60604, an announcement of applications covered by the CRA filed by bank holding companies.