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102 W. Beardstown Street  
Virginia, IL 62691

# **PUBLIC DISCLOSURE**

February 27, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Petefish, Skiles & Co.  
Certificate Number: 10829

102 West Beardstown Street  
Virginia, Illinois 62691

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 factors support the institution's rating:

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area (AA) credit needs.
- The bank made a majority of its small farm loans in the assessment area and a majority of its home mortgage loans outside of the assessment area.
- The geographic distribution of loan reflects poor dispersion throughout the AA.
- The distribution of borrowers reflects reasonable penetration of loans among farms 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**

Petefish, Skiles & Co. is a \$277.2 million commercial bank, and a wholly owned subsidiary of Petefish, Skiles Bancshares, Inc., a one-bank holding company. Both the bank and holding company are headquartered in Virginia, Illinois. The financial institution received a Satisfactory rating at the previous FDIC Performance Evaluation, dated January 10, 2020 utilizing the Small Institution CRA Examination Procedures.

### **Operations**

Petefish, Skiles & Co. operates four full-service offices throughout a four county area in Central Illinois. During the evaluation review period, the bank opened a branch in Jacksonville, Illinois on November 1, 2021. The Jacksonville location, which is located in what was designated as a middle-income geography at opening was re-designated as a moderate-income geography, effective January 1, 2022. No merger or acquisition activities or other branching changes occurred during this review period.

Petefish, Skiles & Co.'s business focus remains on agricultural and residential lending. Agricultural product offerings include operating loans, lines of credit, and farm real estate loans. An array of home mortgage lending products and other consumer-purpose loans are offered, as well. Commercial credit products include commercial real estate loans and lines of credit. 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 and certificates of deposit. Alternative banking services include online banking and bill pay, mobile banking and deposits, and access to automated teller machines. Petefish, Skiles & Co. discontinued telephone banking in July 2021.

The financial institution continues to offer various loan programs, including some that have flexible lending guidelines that often benefit low- and moderate-income individuals. In addition to portfolio and conventional long-term fixed rate loans that are sold on the secondary market, the bank continues to originate and service long-term, fixed-rate, government guaranteed credits. In 2021, the bank originated or purchased 83 USDA Rural Housing Service loans totaling \$8 million. The bank also participates in the Federal Home Loan Bank's Downpayment Plus Program. This program offers downpayment and closing cost assistance to qualifying low- and moderate-income homebuyers. Since the prior CRA evaluation, the bank provided 11 grants totaling \$66,000 to homebuyers. Additionally, Petefish, Skiles & Co. continues to provide correspondent lending for other community banks across central Illinois and third party originators increased from 13 to 18 since the previous evaluation.

### **Ability and Capacity**

Petefish, Skiles & Co. reported total assets of \$277.2 million as of December 31, 2022, total loans of \$182.9 million, and deposits totaling \$238.2 million. These figures represent growth in all three areas. The composition of the loan portfolio reflects limited changes. 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.

<b>Loan Portfolio Distribution as of 12/31/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	3,233	1.8
Secured by Farmland	49,399	27.0
Secured by 1-4 Family Residential Properties	48,793	26.7
Secured by Multi-family (5 or more) Residential Properties	0	0.0
Secured by Non-farm Non-Residential Properties	17,077	9.3
<b>Total Real Estate Loans</b>	<b>118,502</b>	<b>64.8</b>
Commercial and Industrial Loans	15,286	8.4
Agricultural Production and Other Loans to Farmers	31,679	17.3
Consumer	17,137	9.4
Obligations of States and Political Subdivisions in the United States	264	0.1
Other Loans	0	0.0
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>182,868</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Petefish, Skiles & Co. has designated two separate AA, the Illinois Non Metropolitan Statistical Area (MSA) and the Springfield, IL MSA. With the opening of the Jacksonville branch, the Illinois Non-MSA AA was expanded to include Morgan County, which reflects a change from the previous evaluation. The following table presents a brief description of each assessment area, including the respective counties, number of census tracts and branches.

<b>Composition of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
IL Non-MSA	Cass, Mason, and Morgan	21	3
Springfield, IL MSA	Menard	3	1
<i>Source: Bank Records; CT = Census Tract</i>			

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 AA, including economic and demographic data, competition, and community contacts, is located in the separate Illinois Non-MSA and Springfield MSA sections of this evaluation.

## SCOPE OF EVALUATION

### **General Information**

Examiners used the Interagency Small Institution Examination Procedures to evaluate Petefish, Skiles & Co.'s CRA performance. This evaluation covers the period from the prior FDIC performance evaluation dated January 10, 2020, to the current evaluation dated February 27, 2023. The overall CRA rating is heavily influenced by the bank's performance in the Illinois Non-MSA (full-scope review) AA, as it is where a majority of lending and deposit-taking activities take place. Performance in the Springfield, IL MSA (limited-scope review) carries less weight due to the nominal level of activity in the AA.

### **Activities Reviewed**

Examiners determined that the bank's major product lines are small farm and home mortgage 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, as they are not major product lines nor a lending focus of the bank. While the number and dollar volume of small farm and home mortgage loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of farms and individuals served.

Examiners reviewed all farm loans originated or extended in the period January 1, 2022 to December 31, 2022. This timeframe is representative of the bank's performance during the evaluation period. The bank originated 198 small farm loans totaling \$18.6 million in 2022. Examiners used the universe to evaluate the bank's assessment area concentration and geographic distribution performance. Sampling procedures were used to analyze the borrower profile criterion. The sample includes 51 loans totaling \$6.5 million. D&B data for 2022 provided a standard of comparison for the bank's small farm lending activity.

Home mortgage loans subject to Home Mortgage Disclosure Act (HMDA) reporting requirements in 2020, 2021, and 2022 were reviewed. Petefish, Skiles & Co. originated or purchased 1,265 loans totaling \$198.3 million in 2020, 822 loans totaling \$116.9 million in 2021, and 452 loans totaling \$62.3 million in 2022. These figures include the third party originations the bank purchased from eighteen other central Illinois community banks. The loan volume trends between all three years is largely attributed to the bank's correspondent lending, interest rate environment, and impact on the economy during the COVID-19 pandemic. Examiners reviewed each full year of reported activity, however, only 2021 lending data is presented as it is considered representative of activity throughout the entire review period, and is the most current year with aggregate data available. The bank's home mortgage lending performance is compared to 2021 aggregate lending data and demographic housing data from the 2015 American Community Survey (ACS) conducted by the U.S. Census Bureau. Examiners placed more weight on comparisons to aggregate data as it provides a more accurate assessment of lending opportunities within the assessment areas.

Any analysis conducted on loan data for years prior to 2022 is based on the 2015 ACS data, the most current information available at the time. During that timeframe, the bank’s AA had four moderate-income census tracts located in Beardstown, Mason City, and two in Jacksonville. Any analysis on data for the year 2022 utilized the 2020 ACS. According to this more recent information, the assessment area now has five moderate-income census tracts. Two of these tracts are located in Beardstown and three are in Jacksonville.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The institution’s lending performance is reasonable given the assessment areas credit needs. Examiners evaluated the bank’s lending activity, AA concentration, geographic distribution, and borrower profile. Of these factors, performance under the borrower profile criterion carried more weight due to the lack of low-income and limited number of moderate-income geographies in the AA.

### **Loan-to-Deposit Ratio (LTD)**

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 76.3 percent over the past 12 calendar quarters from March 31, 2020 to December 31, 2022. The LTD ratio generally reflected a downward trend throughout the review period and ranged from a high of 87.1 percent as of March 31, 2020 to a low of 67.5 percent as of March 31, 2022. Petefish, Skiles & Co.’s average ratio is higher than that of similarly situated institutions, as shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

<b>LTD Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 12/31/2022 \$(000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Petefish Skiles &amp; Co.</b>	<b>277,179</b>	<b>76.3</b>
Similarly-Situated Institution #1	129,190	68.7
Similarly-Situated Institution #2	167,353	65.5
Similarly-Situated Institution #3	303,671	71.8
Similarly-Situated Institution #4	371,460	55.3
<i>Sources: Call Reports 3/31/2020 through 12/31/2022.</i>		

### **Assessment Area Concentration**

The bank originated a majority of small farm loans, within its assessment areas, by number and dollar volume. Conversely, the bank originated a majority of home mortgage loans outside its AAs. Additional details are included in the following table.

The home mortgage performance is primarily the result of the correspondent home loan program, since 15 of the 18 institutions are located and lend outside of Petefish, Skiles & Co.’s assessment areas. The bank only originated of 26.6 percent of home mortgage loans inside the AA over the

three-year review period. To a large extent, the percentages are skewed because of the large volume of correspondent lending. When comparing only applications submitted directly to Petefish, Skiles & Co. in 2021, for example, 80.4 percent of the loans by number were originated inside the AA. Concerns over the low home mortgage concentrations are also mitigated by the large volume of origination activity in the assessment area (676 loans for \$84.5 million over the last three calendar years). This volume is in excess of the volume of home mortgage lending that is originated by other similarly situated banks and is consistent with an institution that is meeting the credit needs of its designated assessment area.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Small Farm										
2022	179	90.4	19	9.6	198	16,233	87.2	2,376	12.8	18,609
Home Mortgage										
2020	263	20.8	1,002	79.2	1,265	35,945	18.1	162,320	81.9	198,265
2021	245	29.8	577	70.2	822	28,535	24.4	88,405	75.6	116,940
2022	168	37.2	284	62.8	452	19,990	32.1	42,287	67.9	62,277
<b>Subtotal</b>	<b>676</b>	<b>26.6</b>	<b>1,863</b>	<b>73.4</b>	<b>2,539</b>	<b>84,470</b>	<b>22.4</b>	<b>293,012</b>	<b>77.6</b>	<b>377,482</b>

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

**Geographic Distribution**

The geographic distribution of loans reflects poor dispersion throughout the assessment area. This conclusion is derived by the bank’s performance in the Illinois Non-MSA AA. Examiners considered area demographics, lack of low-income census tracts, and the presence of only four or five moderate-income tracts, depending on the ACS available at the time. Concerns over the poor dispersion are mitigated by the locations of both bank offices and competition in relation to the moderate-income tracts, timing of the branch opening, and limited opportunities for lending in these geographies. The Springfield MSA AA does not include any low- or moderate-income geographies, thus a review of the geographic distribution criterion would not result in meaningful conclusions and was not evaluated. A complete discussion of the bank’s performance for this criterion is located in the Illinois Non-MSA assessment area section of this evaluation.

**Borrower Profile**

The distribution of loans to borrowers reflects reasonable penetration among farm operations of different sizes and individuals of different income levels, given the demographics of the assessment areas. The bank’s reasonable performance across small farm and home mortgage lending in both AA supports this conclusion. 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**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## **ILLINOIS NON-MSA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS NON-MSA**

Petefish, Skiles & Co. designated an assessment area comprised of tracts located in Cass, Mason, and Morgan Counties. Morgan County is new to the AA since the previous evaluation and was added following the opening the Jacksonville branch. The bank now operates three offices in this assessment area. In addition to the Jacksonville branch, the main office is located in Virginia, Illinois and another branch is located in Havana, Illinois. A majority of the bank's operations are conducted in this AA. As of June 30, 2022, the bank reported \$173,242 million in deposits in this assessment area, which represents 74.5 percent of the bank's total deposits as of the same date.

### **Economic and Demographic Data**

This assessment area encompasses 21 contiguous census tracts in three counties. According to the 2015 ACS, these tracts reflect the following income designations: four moderate-, twelve middle-, and five upper-income tracts. Based on the 2020 ACS, these tracts reflect the following income designations: five moderate-, fourteen middle-, and two upper-income tracts. The new Morgan County branch in Jacksonville is located in tract 9520, which was designated a middle-income tract based on the 2015 ACS but is now designated a moderate-income tract according to the 2020 ACS. The bank's Mason County branch in Havana is in tract 9565, which, like the other middle-income tracts in Mason County, continues to be designated as distressed due to population loss. Annual designations are made for areas that experience a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of five percent or more over the five-year period preceding the most recent census. Most of the tracts in Mason County were designated as distressed throughout this entire evaluation period and dating back to at least 2008. The following table provides a summary of the demographics, housing, and business information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Illinois Non-MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	21	0.0	19.0	57.1	23.8	0.0
Population by Geography	62,509	0.0	17.2	54.7	28.1	0.0
Housing Units by Geography	28,278	0.0	17.8	53.9	28.3	0.0
Owner-Occupied Units by Geography	18,069	0.0	14.5	53.4	32.1	0.0
Occupied Rental Units by Geography	7,072	0.0	26.2	52.2	21.5	0.0
Vacant Units by Geography	3,137	0.0	17.8	60.9	21.4	0.0
Farms by Geography	440	0.0	8.0	81.1	10.9	0.0
Family Distribution by Income Level	16,286	20.9	18.4	20.3	40.5	0.0
Household Distribution by Income Level	25,141	23.3	17.5	17.5	41.7	0.0
Median Family Income Non-MSAs – IL		\$59,323	Median Housing Value			\$90,140
			Median Gross Rent			\$607
			Families Below Poverty Level			9.7%
<i>Sources: 2015 ACS and 2022 D&amp;B Data. Due to rounding, totals may not equal 100.0%. (*) NA – There are no geographies without a designated income classification.</i>						

The bank’s performance under the geographic distribution criterion was compared to the respective area demographics and aggregate lending data, as applicable. Small farm lending was evaluated by comparing the bank’s lending to the percentage of operations in the respective tract income categories based on D&B data. D&B data for 2022 identifies 440 farms in this assessment with eight percent located in moderate-; 81.1 percent, in middle-; and 10.9 percent, in upper-income census tracts. For home mortgage lending, the bank’s lending performance was compared to the percentage of owner-occupied units located within geographies by income level and to HMDA aggregate lending. These characteristics provide some insight into the credit needs and demand in the moderate-income geography, which is 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 2020-2022 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 to determine 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 to HMDA aggregate lending levels.

<b>Median Family Income Ranges – IL Non-MSA</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>IL Non-MSA Median Family Income (99999)</b>				
2020 (\$65,800)	<\$32,900	\$32,900 to <\$52,640	\$52,640 to <\$78,960	≥\$78,960
2021 (\$66,700)	<\$33,350	\$33,350 to <\$53,360	\$53,360 to <\$80,040	≥\$80,040
2022 (\$76,100)	<\$38,050	\$38,050 to <\$60,880	\$60,880 to <\$91,320	≥\$91,320
<i>Source: FFIEC</i>				

Agriculture 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 revenues (GAR) level. According to 2022 D&B data, the AA contains 440 farming operations reporting the following GARs: 97.5 percent have \$1 million or less, 0.9 percent have more than \$1 million, and 1.6 percent have unknown revenues. These demographics indicate the potential for the banks to participate in small farm lending within the assessment area.

The majority of the assessment area is primarily rural in nature and largely dependent upon agriculture and related businesses. The primary non-farm employers are in the services and retail trade industries. Unemployment rates in the area were elevated in 2020 and 2021, primarily due to the impact of the COVID-19 pandemic, but have generally returned to normal levels. In December 2022, Cass County’s unemployment rate was 4.1 percent and rates in Mason and Morgan Counties were similar at 4.5 percent and 3.6 percent, respectively. These levels were comparable to both the Illinois and national unemployment rates of 4.2 and 3.3 percent, respectively.

**Competition**

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2022, there were 21 financial institutions that operated 37 full-service branches within the bank’s AA; of these institutions, Petefish, Skiles & Co. ranked 4<sup>th</sup> with an 8.6 percent deposit share. There is also a high level of competition for loans among banks, credit unions, and non-depository mortgage lenders in this assessment area. The most recent aggregate lending data available reflects the following: 1,555 HMDA reportable home mortgage originations and purchases by 138 lenders; of these lenders, Petefish, Skiles & Co. ranked 1<sup>st</sup> with 12.3 percent market share.

**Community Contacts and Credit Needs**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit needs. This information helps determine whether local financial institutions are responsive to these needs it also shows what credit opportunities are available.

One community contact was conducted for this evaluation. The contact primarily focuses on residential and commercial real estate throughout this AA, but particularly in Cass County. The contact stated that the employees of the meat processing plant located in Beardstown would not

likely travel outside of the town for financing. The contact noted that government guaranteed loans are not available through the three financial institutions located there.

Another recently conducted community contact was reviewed. The contact primarily focuses on economic development throughout including activities for commercial and agricultural operations and the well-being of residents in the community. The contact noted some of the challenges faced by various industries, such as hospitality, manufacturing, and retail, throughout the pandemic. It was explained that many businesses in the area are doing well and that growth is occurring; however, there is a need for more employees. The employee shortage has had an impact on local economies, which is partially observed through housing data. The contact noted that housing prices have increased and the supply of housing is at a historical low. These housing trends have particularly impacted the large low-income population that could benefit from increased access to credit.

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that home mortgage, agricultural, and commercial loans represent primary credit needs in the area. The percentage of low- and moderate-income families in the assessment area at 39.3 percent and the high percentage of farms with GARs of \$1 million or less support this conclusion. The contact shared comments indicating that local financial institutions have been responsive to credit needs in the area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ILLINOIS NON-MSA**

### **LENDING TEST**

Lending levels reflect reasonable responsiveness to the assessment area's credit needs. Performance under the borrower profile criterion primarily supports this conclusion.

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among farms of different sizes and individuals of different income levels. Examiners focused on the percentage by number of loans to small farms with GARs of \$1 million or less, as well as the number of home mortgage loans to low- and moderate-income borrowers.

### ***Small Farm Loans***

The distribution of small farm loans reflects reasonable penetration of loans to farms with GARs of \$1 million or less. The following table shows that 91.2 percent of sampled loans were originated to farm operations with GARs of \$1 million or less, which represents a substantial majority of loans, by number and dollar amount. This level of lending reflects reasonable performance.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Illinois Non-MSA 2022</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	97.5	31	91.2	4,055	86.6
>\$1,000,000	0.9	3	8.8	625	13.4
Revenue Not Available	1.6	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>4,680</b>	<b>100.0</b>

*Sources: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.*

### **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 table below, home mortgage lending to low-income borrowers exceeded aggregate lending levels by almost 2 percent. A low-income family in the assessment area in 2021, with an income of less than \$33,350, would not likely qualify for a mortgage under conventional underwriting standards, especially with a median housing value of \$90,140. This conclusion helps illustrate why aggregate lending levels trail area demographics, and can be indicative of the limited lending opportunities faced by all lenders in the area.

Home mortgage lending to moderate-income borrowers was comparable to aggregate performance and area demographics and demonstrates that the bank is meeting the needs of low- and moderate-income individuals in the assessment area. Market share data provides further support as Petefish, Skiles & Co. was the market leader in lending to low-income borrowers in 2021 and was slightly below the leader by three loans to moderate-income borrowers.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Illinois Non-MSA 2021</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	20.9	10.2	23	12.0	1,325	6.6
Moderate	18.4	22.1	34	17.8	2,330	11.6
Middle	20.3	20.9	45	23.6	3,805	18.9
Upper	40.5	28.3	80	41.9	11,600	57.5
Not Available	0.0	18.6	9	4.7	1,105	5.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>191</b>	<b>100.0</b>	<b>20,165</b>	<b>100.0</b>

*Sources: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

## **Geographic Distribution**

The geographic distribution of loans reflects poor dispersion throughout the assessment area. The small farm and home mortgage lending performance presented in the following sections supports this conclusion. Performance context helps explain the low performance. Examiners focused on the percentage by number of loans in the moderate-income census tracts.

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects poor dispersion. As illustrated in the following table, the bank's level of lending in moderate-income geographies trailed the area demographics. The 2020 ACS data identifies moderate-income tracts in Beardstown and Jacksonville.

The bank's closest office is approximately 15 miles from Beardstown and there are three financial institutions located within that community. D&B data from 2022 shows only 13 farm operations in the moderate-income tracts of Beardstown, which would likely result in limited lending opportunities. The Jacksonville branch is located in what is now designated one of the moderate-income census tracts. There are eight additional financial institutions located in Jacksonville and only 22 farms in the moderate-income tracts, according to D&B data from 2022. Concerns over the poor dispersion are mitigated by the location of the bank's offices, location of competition, timing of the branch opening, and limited opportunities for lending in these geographies.

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Assessment Area: Illinois Non-MSA 2022</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	8.0	3	2.5	575	5.2
Middle	81.1	109	92.4	9,799	88.8
Upper	10.9	6	5.1	661	6.0
<b>Totals</b>	<b>100.0</b>	<b>118</b>	<b>100.0</b>	<b>11,035</b>	<b>100.0</b>

*Sources: 2022 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%.*

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects poor dispersion. The bank's level of lending in the moderate-income geographies trailed both the aggregate lending performance and area demographic levels.

The 2015 ACS data identified moderate-income tracts in Beardstown, Mason City, and Jacksonville. Again, the bank's closest office is approximately 15 miles from Beardstown and there are three financial institutions located within that community. The bank has a third party originator in Beardstown as an attempt to penetrate this market. The 2015 ACS data shows just over half of the housing units in the moderate-income tract of Beardstown are owner-occupied (55.1 percent), which would likely result in limited lending opportunities. The bank's nearest office to Mason City is approximately 25 miles away and there are two financial institutions located in Mason City. The bank added a third party originator in Mason City in 2021, attempting to penetrate this market.

The Jacksonville branch is located near the moderate-income tracts of that community; however, the branch was new and only open the final two months of 2021.

Of the nine financial institutions located in Jacksonville, the bank’s deposit market share ranked 8<sup>th</sup> at 2.3 percent, according the FDIC Deposit Market Share data as of June 30, 2022. Additionally, less than half of the housing units in the moderate-income tracts of Jacksonville are owner-occupied (44.8 percent), according to 2015 ACS data. Concerns over the poor dispersion are mitigated by the locations of the bank’s offices, locations of competition, timing of the branch opening, and limited opportunities for lending in these geographies. Additionally, the bank’s seemingly low dispersion of lending in moderate-income tracts actually ranks 6<sup>th</sup> in market share data, further mitigating concerns.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Illinois Non-MSA 2021</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	14.5	17.3	10	5.2	820	4.1
Middle	53.4	49.5	118	61.8	11,300	56.0
Upper	32.1	33.2	63	33.0	8,045	39.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>191</b>	<b>100.0</b>	<b>20,165</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data,. Due to rounding, totals may not equal 100.0%.*

## **SPRINGFIELD, IL MSA – Limited-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SPRINGFIELD, IL MSA**

Petefish, Skiles & Co. designated all of Menard County as one of its assessment areas. This county is the smaller of the two that comprise the Springfield, IL MSA. The bank operates one of its four offices in this AA and no new offices were opened in this AA during the evaluation period. As of June 30, 2022, the bank reported \$59,229 million in deposits in this AA, which only represents 25.5 percent of its total deposits as of the same date.

#### **Economic and Demographic Data**

The three census tracts in Menard County are designated as middle-income according to both the 2015 and the 2020 ACS data. The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Springfield, IL MSA 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	12,611	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,651	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,999	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,145	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	507	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	694	0.0	0.0	100.0	0.0	0.0
Farms by Geography	104	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,495	17.7	16.2	24.6	41.5	0.0
Household Distribution by Income Level	5,144	21.9	15.4	17.6	45.1	0.0
Median Family Income MSA - 44100 Springfield, IL MSA		\$73,402	Median Housing Value			\$128,143
			Median Gross Rent			\$611
			Families Below Poverty Level			7.9%
<i>Sources: 2015 ACS and 2021 D&amp;B Data. Due to rounding, totals may not equal 100.0%. (*) NA – All geographies categories have an assigned income classification.</i>						

Performance under the borrower profile criterion compares the respective area demographics and aggregate lending data, as applicable. The 2020-2022 FFIEC-updated median family income levels were 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 the purpose of determining the bank's lending to borrowers of different income levels. The bank's performance under this criterion was compared to the percentage of families by income level and to HMDA aggregate lending levels.

<b>Median Family Income Ranges - Springfield, IL MSA</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Springfield, IL MSA Median Family Income (44100)</b>				
2020 (\$85,200)	<\$42,600	\$42,600 to <\$68,160	\$68,160 to <\$102,240	≥\$102,240
2021 (\$85,500)	<\$42,750	\$42,750 to <\$68,400	\$68,400 to <\$102,600	≥\$102,600
2022 (\$95,400)	<\$47,700	\$47,700 to <\$76,320	\$76,320 to <114,480	≥\$114,480
<i>Source: FFIEC</i>				

Agricultural 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 GAR level. According to

2022 D&B data, the assessment area contains 110 farming operations that reported the following GARs: 98.2 percent have \$1 million or less, 0.9 percent have more than \$1 million, and 0.9 percent have unknown revenues. These demographics indicate the potential for the banks to participate in small farm lending within the AA.

The majority of the AA is primarily rural in nature and largely dependent upon agriculture and related businesses. The primary non-farm employers are in the services and retail trade industries. Unemployment rates in the area were elevated in 2020 and 2021, primarily due to the impact of the COVID-19 pandemic, but have generally returned to normal levels. In December 2022, Menard County's unemployment rate was 3.2 percent, which is comparable to both the state and national unemployment rates of 4.2 and 3.3 percent, respectively.

### **Competition**

The assessment area exhibits a moderately competitive market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2022, there were three financial institutions that operated five full-service branches within the AA. Of these institutions, Petefish, Skiles & Co. ranked second with a 17.3 percent deposit market share. The highest ranked bank had 80.7 percent market share. The most recent HMDA aggregate lending data available reflects that 70 lenders reported 545 home mortgage originations and purchases in 2021. Of these lenders, Petefish, Skiles & Co. ranked second with 9.9 percent market share and the highest ranked bank had 26.4 percent market share.

### **Credit Needs**

Considering information from bank management and demographic and economic data, examiners determined that home mortgage, agricultural, and commercial loans represent primary credit needs in the area. The percentage of low- and moderate-income families in the assessment area at 33.9 percent and the high percentage of farms with GARs of \$1 million or less support this conclusion.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN SPRINGFIELD, IL MSA**

### **LENDING TEST**

Lending levels reflect reasonable responsiveness to the assessment area's credit needs. Performance under the borrower profile criterion primarily supports this conclusion.

### **Geographic Distribution**

The assessment area does not include any low- and 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 farms of different sizes and individuals of different income levels. The bank's reasonable performance of small farm lending and excellent performance of home mortgage lending supports this conclusion. Examiners focused on the percentage by number of loans to small farms with GARs of \$1 million or less, as well as the number of home mortgage loans to low- and moderate-income borrowers.

### ***Small Farm Loans***

The distribution of small farm loans reflects reasonable penetration of loans to farms with GARs of \$1 million or less. The following table shows that the bank originated 88.2 percent of the sampled loans to farms reporting revenues in this category, which reflects a substantial majority of the sampled loans, by number and dollar amount. This level of lending reflects reasonable performance.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Springfield, IL MSA 2022</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	98.2	15	88.2	1,529	85.1
>\$1,000,000	0.9	2	11.8	267	14.9
Revenue Not Available	0.9	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>1,796</b>	<b>100.0</b>

*Sources: 2022 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%.*

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent.

As detailed in the table below, home mortgage lending to low-income borrowers exceeded aggregate lending levels by 5.1 percent and demographics by 0.8 percent. Home mortgage lending to moderate-income borrowers also exceeded both aggregate performance and demographics. These levels of lending demonstrate that the bank is meeting the needs of low- and moderate-income individuals in the assessment area. Market share data provides further support as Petefish, Skiles & Co. ranked 2<sup>nd</sup> in lending to both low- and moderate-income borrowers in 2021.

**Distribution of Home Mortgage Loans by Borrower Income Level**

**Assessment Area: Springfield, IL MSA 2021**

<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	17.7	13.4	10	18.5	950	11.4
Moderate	16.2	20.0	12	22.2	1,100	13.1
Middle	24.6	22.6	12	22.2	1,810	21.6
Upper	41.5	27.5	17	31.5	4,235	50.6
Not Available	0.0	16.5	3	5.6	275	3.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>54</b>	<b>100.0</b>	<b>8,370</b>	<b>100.0</b>

*Sources: 2015 ACS; Bank Data, 2021 HMDA Aggregate 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.

# **CRA-Public File**

## **Location Information**

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### **Virginia Main Bank**

102 W. Beardstown Street  
Virginia, IL 62691  
Telephone: 217/452-3041  
Fax: 217/452-7865

### **Havana Branch**

400 E. Dearborn Street  
Havana, IL 62644  
Telephone: 309/543-6454  
Fax: 309/543-6550

### **Petersburg Branch**

121 North 6th Street  
Petersburg, IL 62675  
Telephone: 217/632-2247  
Fax: 217/632-7614

### **Jacksonville Branch**

1342 S. Main Street  
Jacksonville, IL 62650  
Telephone: 217/243-9505  
Fax: 217/883-4940

### **Beardstown Branch**

\*Acquired 10-11-2024\*  
300 Washington Street  
Beardstown, IL 62618  
Telephone: 217/323-4105  
Fax: 217/323-4109

### **Winchester Branch**

\*Acquired 10-11-2024\*  
26 West Cherry  
Winchester, IL 62694  
Telephone: 217/742-3134  
Fax: 217/742-9412

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## **CLOSED BANK LOCATIONS**

### **Murrayville Branch**

101 East Purcell Street  
Murrayville, IL 62668  
Telephone: 217/882-2026

Acquired 10-11-2024

Closed 03-31-2026

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**OPEN ATM LOCATIONS**

20730 IL Rt 125, Virginia, IL 62691

100 E. Springfield St., Virginia, IL 62691 (**Opened 10-7-2022**)

121 N. 6th Street, Petersburg, IL, 62675, Drive-up Lane

17651 Bluejay Road, Petersburg, IL 62675

400 E. Dearborn Street, Havana, IL 62644, Drive-up Lane

1342 S. Main Street, Jacksonville, IL 62650, Drive-up Lane

300 Washington Street, Beardstown, IL 62618, Drive-up Lane (**Acquired 10/11/2024**)

1351 Grand Avenue, Beardstown, IL 62618 (**Acquired 10/11/2024**)

26 West Cherry, Winchester, IL 62694, Drive-up Lane (**Acquired 10/11/2024**)

101 East Purcell, Murrayville, IL 62668, Drive-up Lane (**Acquired 10/11/2024**)

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**CLOSED ATM LOCATIONS**

None in the Prior Two Years

.....

# CRA - Public File

## Hours of Operation

### VIRGINIA HOURS

#### LOBBY

Monday – Friday 9:00am to 3:00pm  
Saturday Closed

#### DRIVE-UP

Monday – Friday 8:00am to 5:00pm  
Saturday 8:00am to 11:00am

### JACKSONVILLE HOURS

#### LOBBY

Monday – Friday 9:00am to 3:00pm  
Saturday Closed

#### DRIVE-UP

Monday – Friday 8:00am to 5:00pm  
Saturday 8:00am to 11:00am

### PETERSBURG HOURS

#### LOBBY

Monday – Friday 9:00am to 3:00pm  
Saturday Closed

#### DRIVE-UP

Monday – Friday 8:00am to 5:00pm  
Saturday 8:00am to 11:00am

### BEARDSTOWN HOURS

#### LOBBY

Monday – Friday 9:00am to 3:00pm  
Saturday Closed

#### DRIVE-UP

Monday – Friday 8:00am to 5:00pm  
Saturday 8:00am to 11:00am

### HAVANA HOURS

#### LOBBY

Monday – Friday 9:00am to 3:00pm  
Saturday Closed

#### DRIVE-UP

Monday – Friday 8:00am to 5:00pm  
Saturday 8:00am to 11:00am

### WINCHESTER HOURS

#### LOBBY

Monday – Friday 9:00am to 3:00pm  
Saturday Closed

#### DRIVE-UP

Monday – Friday 8:00am to 5:00pm  
Saturday 8:00am to 11:00am











### **Cass County Census Tracts**

STATE	COUNTY	TRACT
17	017	9601.00
17	017	9602.00
17	017	9603.00
17	017	9604.00
17	017	9605.00

### **Mason County Census Tracts**

STATE	COUNTY	TRACT
17	125	9563.00
17	125	9564.00
17	125	9565.00
17	125	9566.00
17	125	9567.00
17	125	9568.00

### **Menard County Census Tracts**

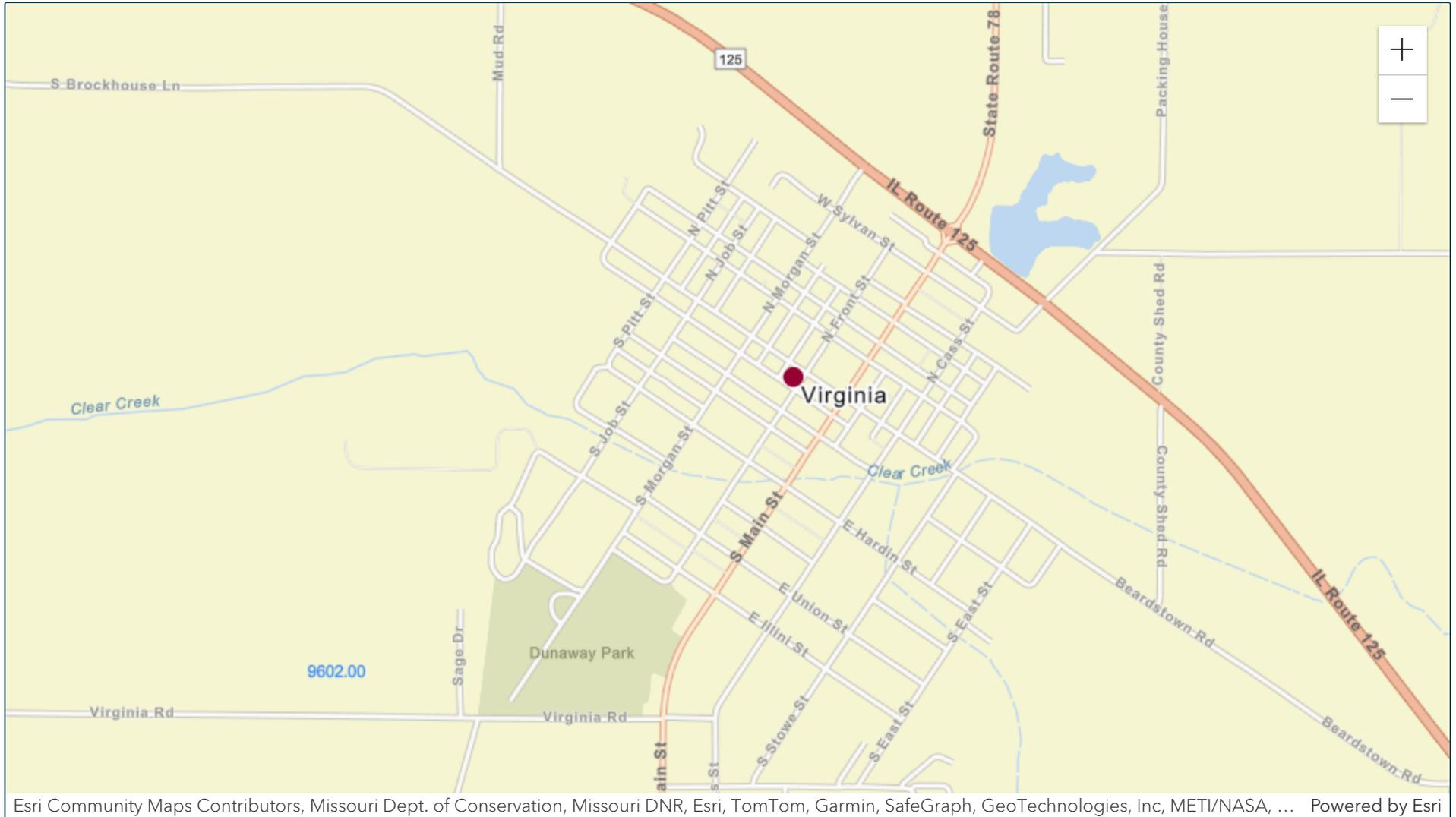
STATE	COUNTY	TRACT
17	129	101.00
17	129	102.00
17	129	103.00

### **Morgan County Census Tracts**

STATE	COUNTY	TRACT
17	137	9514.00
17	137	9515.00
17	137	9516.00
17	137	9517.00
17	137	9518.00
17	137	9519.00
17	137	9520.00
17	137	9521.00
17	137	9522.00
17	137	9523.00

### **Scott County Census Tracts**

STATE	COUNTY	TRACT
17	171	9706.00
17	171	9707.00



● Matched Address: 102 W Beardstown St, Virginia, Illinois, 62691  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 017 - CASS COUNTY || Tract Code: 9602.00

● Selected Tract  
MSA: || State: || County: || Tract Code:

Matched Address: 102 W Beardstown St, Virginia, Illinois, 62691  
 MSA: NA - NA (Outside of MSA)  
 State: 17 - ILLINOIS  
 County: 017 - CASS COUNTY  
 Tract Code: 9602.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 300 Washington St, Beardstown, Illinois, 62618  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 017 - CASS COUNTY || Tract Code: 9605.00

● Selected Tract  
MSA: || State: || County: || Tract Code:

Matched Address: 300 Washington St, Beardstown, Illinois, 62618  
 MSA: NA - NA (Outside of MSA)  
 State: 17 - ILLINOIS  
 County: 017 - CASS COUNTY  
 Tract Code: 9605.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

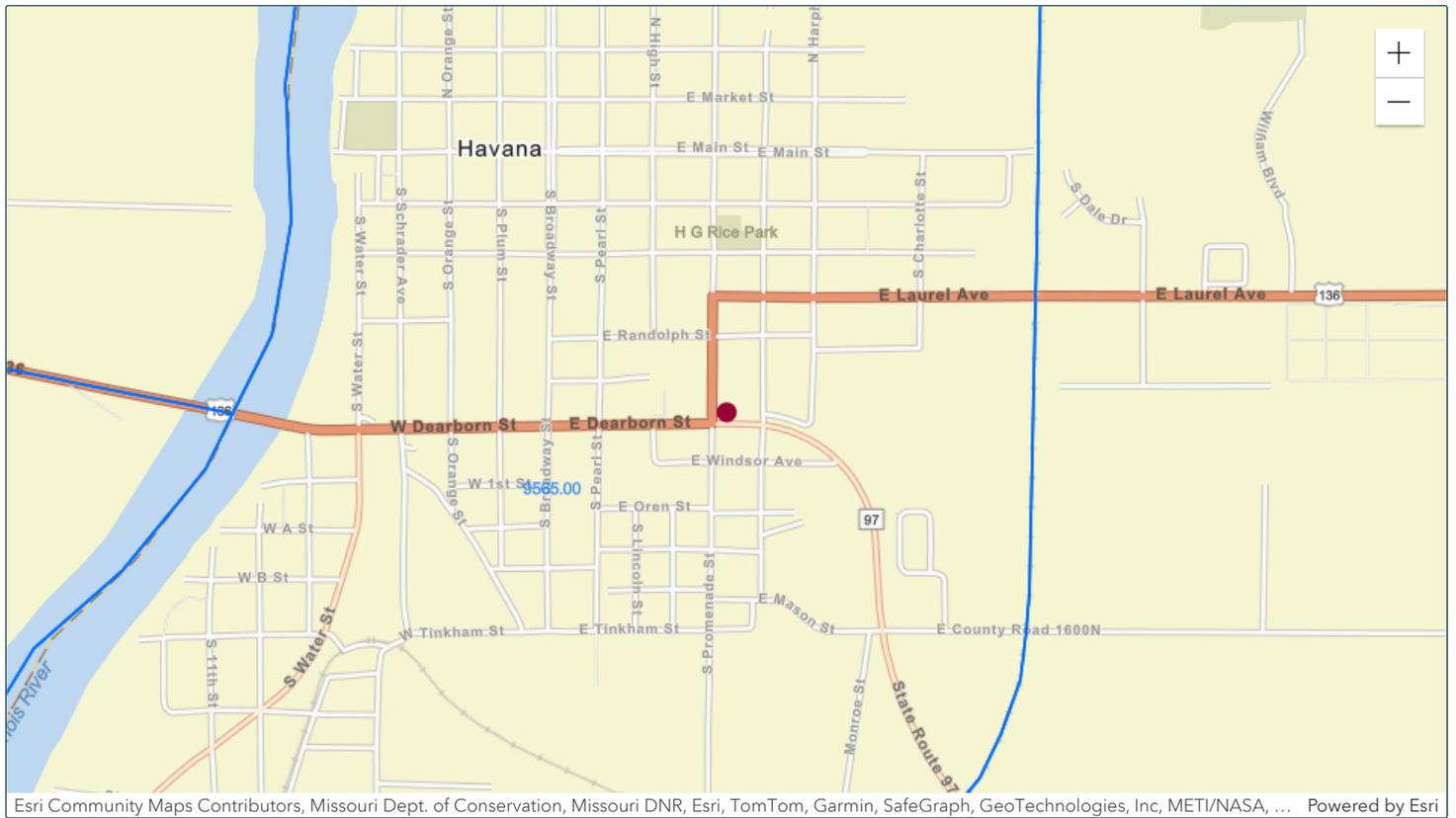
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



● Matched Address: 400 E Dearborn St, Havana, Illinois, 62644  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 125 - MASON COUNTY || Tract Code: 9565.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 400 E Dearborn St, Havana, Illinois, 62644  
MSA: NA - NA (Outside of MSA)  
State: 17 - ILLINOIS  
County: 125 - MASON COUNTY  
Tract Code: 9565.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

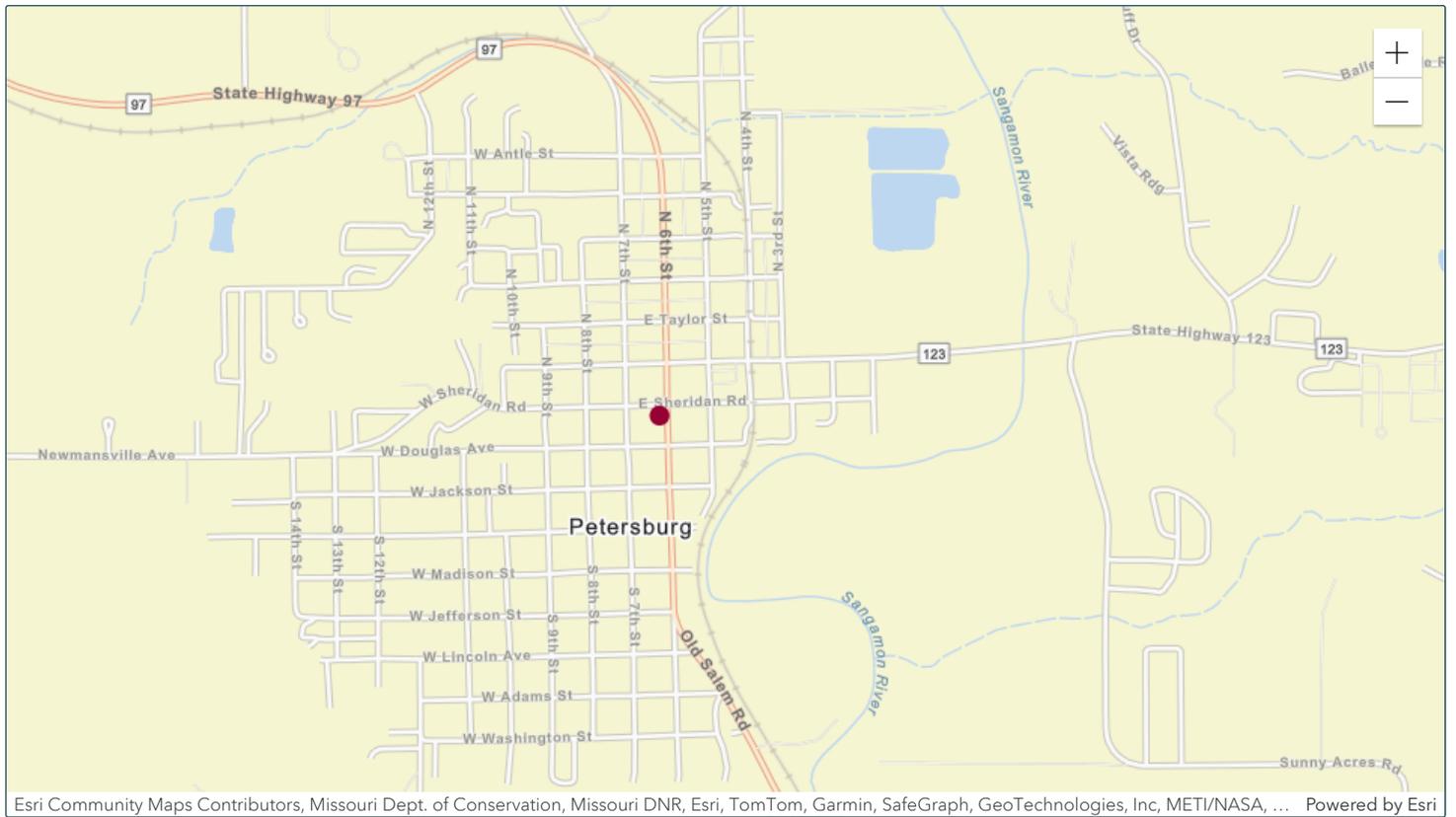
Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 121 N 6th St, Petersburg, Illinois, 62675  
MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 129 - MENARD COUNTY || Tract Code: 0102.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 121 N 6th St, Petersburg, Illinois, 62675  
MSA: 44100 - SPRINGFIELD, IL  
State: 17 - ILLINOIS  
County: 129 - MENARD COUNTY  
Tract Code: 0102.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

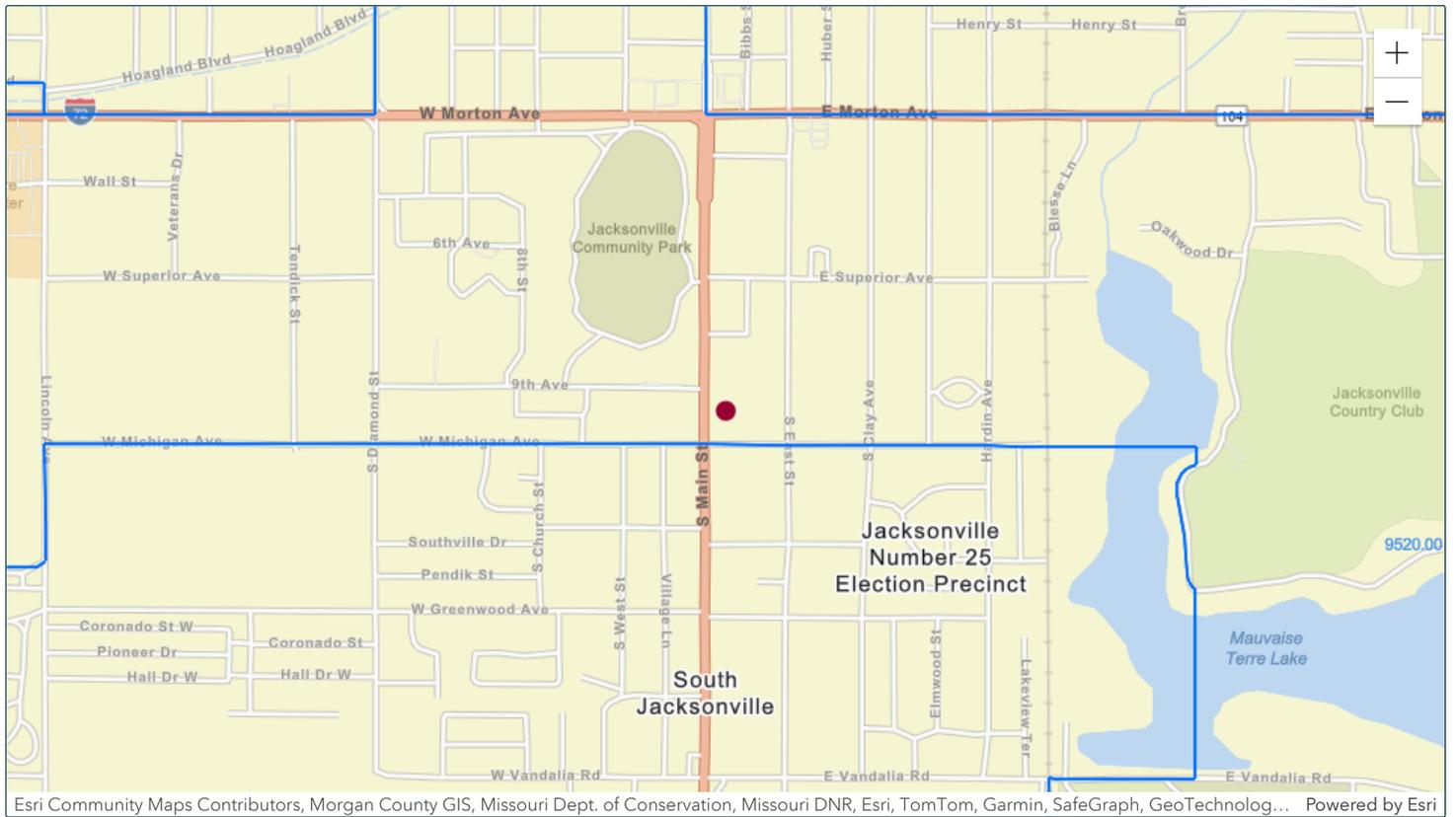
Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



● Matched Address: 1342 S Main St, Jacksonville, Illinois, 62650  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 137 - MORGAN COUNTY || Tract Code: 9520.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 1342 S Main St, Jacksonville, Illinois, 62650  
MSA: NA - NA (Outside of MSA)  
State: 17 - ILLINOIS  
County: 137 - MORGAN COUNTY  
Tract Code: 9520.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

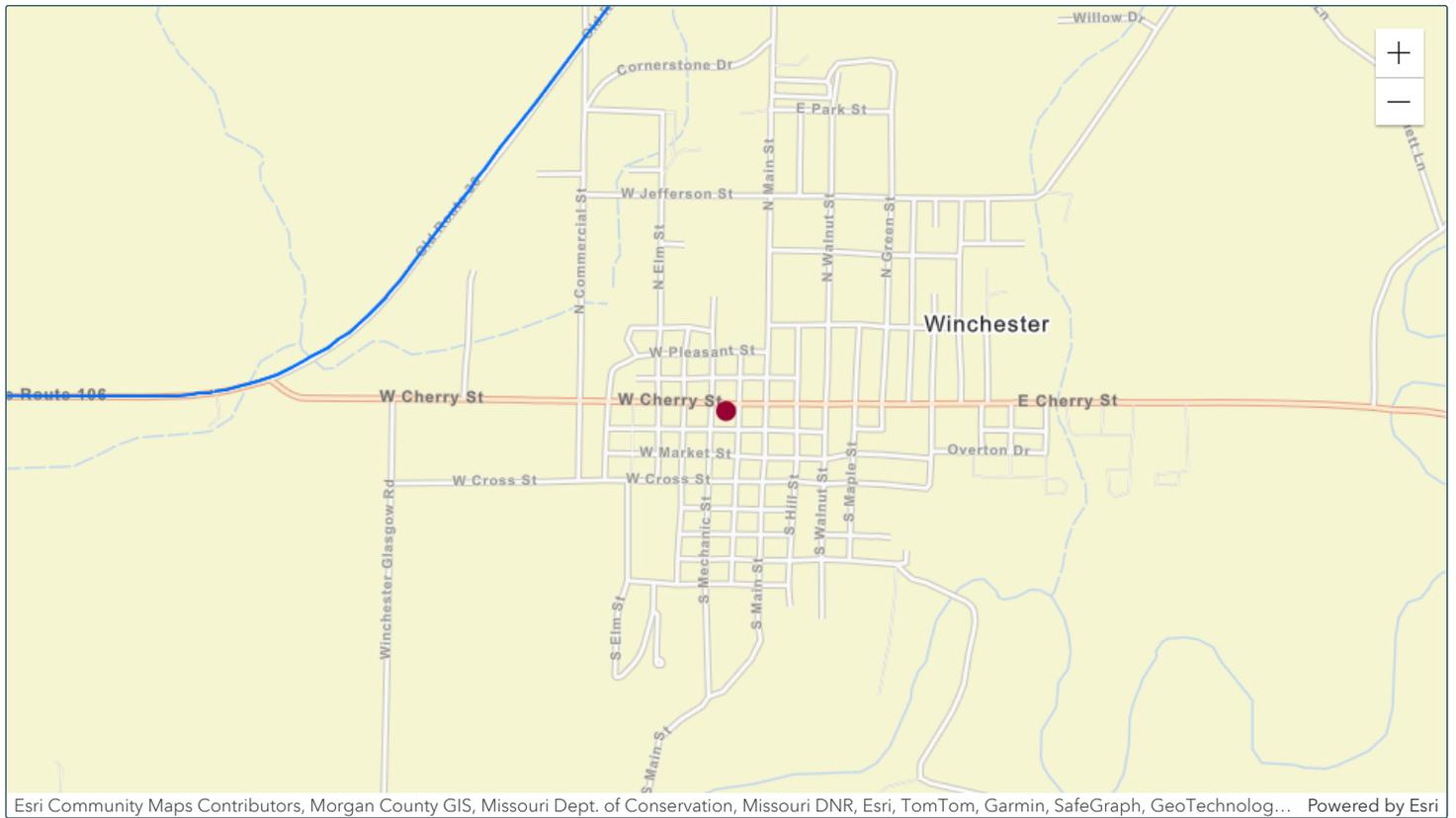
Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



● Matched Address: 26 W Cherry St, Winchester, Illinois, 62694  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 171 - SCOTT COUNTY || Tract Code: 9707.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 26 W Cherry St, Winchester, Illinois, 62694  
MSA: NA - NA (Outside of MSA)  
State: 17 - ILLINOIS  
County: 171 - SCOTT COUNTY  
Tract Code: 9707.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

# Loan Products & Services

- ▶ Auto Loans
- ▶ Personal Loans
- Farm Operating/Equipment/Livestock
- ▶ Business Operating/Equipment
- ▶ Residential Mortgage Loans
- ▶ Subordinate Liens
- ▶ HELOCs
- ▶ Commercial Real Estate
- ▶ Farm Real Estate
- ▶ Credit Cards
- ▶ Participation Loans
- ▶ Construction Loans
- ▶ Bridge Loans
- ▶ Municipal Loans
- ▶ Farmer Mac I/Farmer Mac II
- ▶ SBA Loans

- ▶ Credit Life Insurance
- ▶ Accident & Health Insurance
- ▶ Escrow
- ▶ Private Mortgage Insurance
- ▶ Down Payment Plus Grant
- ▶ Guaranteed Rural Housing Loans
- ▶ VA Loans
- ▶ E-Sign
- ▶ Loan Payment Portal

# Consumer Deposit Accounts

Non- Interest Bearing Checking Accounts	Interest Bearing Checking Accounts	Savings/Money Market Accounts
<p><b>ID Secure Checking</b> - minimum deposit of \$50 to open</p> <ul style="list-style-type: none"> <li>*No minimum balance required</li> <li>*\$4.95 service fee per month</li> <li>*Paper Statement fee = \$2.00/month</li> <li>*Identity Theft Monitoring &amp; Resolution Service</li> <li>*Cellular Telephone Protection</li> <li>*Accidental Death &amp; Dismemberment Insurance</li> <li>*S/C waived for students through the age of 22</li> </ul>	<p><b>Rewards Checking</b> - minimum deposit of \$50 to open</p> <ul style="list-style-type: none"> <li>*No minimum balance required</li> <li>*Monthly S/C of \$4.00 gets reduced by \$0.25 for every debit card purchase made</li> <li>*Paper statement fee = \$3.00</li> <li>*Earn our highest interest rate when 3 qualifications are met (<i>electronic statements, 16 debit card transactions, One direct deposit</i>)</li> <li>*Interest rate lowers on funds over \$10,000</li> <li>*Lower APY if all 3 qualifications are not met</li> </ul>	<p><b>Savings Account</b> - minimum deposit of \$50 to open</p> <ul style="list-style-type: none"> <li>*\$5.00 S/C per Quarter if the balance falls below \$50</li> <li>*no S/C for seniors age 60+ and minors through age 18</li> <li>*Interest pays quarterly ~ quarterly statements</li> <li>*Quarterly statements</li> </ul>
<p><b>Basic Checking</b> - minimum deposit of \$300 to open</p> <ul style="list-style-type: none"> <li>*Average Daily Balance of \$300 per month required to avoid \$5 S/C</li> <li>*Paper statement fee = \$3.00/mo.</li> <li>*Minimum balance. Paper Statement Fee, &amp; S/C is waived for seniors age 60 or older</li> </ul>	<p><b>Premium Checking</b> - minimum deposit of \$500 to open</p> <ul style="list-style-type: none"> <li>*Two different rate tiers based on balance in account (<i>Tier 1 = \$0 - 999.99 and Tier 2 = \$1000.00 or more</i>)</li> <li>*Service Charge of \$5 if balance falls below \$500</li> </ul>	<p><b>Investor Fund Money Market</b> - minimum deposit of \$1000 to open</p> <ul style="list-style-type: none"> <li>*S/C of \$5.00 per statement cycle if balance falls below \$1000</li> <li>*Interest pays quarterly ~ Quarterly statements</li> <li>*Quarterly statements</li> <li>*4 Rate Tiers based on balance</li> </ul> <p>(<i>Tier 1 = \$0-\$9999.99; Tier 2 = \$10,000 - \$49,999.99; Tier 3= \$50,000 - \$74,999.99; Tier 4 = \$75,000 or more</i>)</p>
<p><b>Start Fresh Checking</b> - minimum deposit to open \$50</p> <ul style="list-style-type: none"> <li>*No minimum balance required</li> <li>*Monthly S/C of \$9.95</li> <li>* Can qualify for different account type after 12 months in good standing</li> </ul>	<p><b>ICS Consumer Checking</b> - minimum deposit of \$250,000.00 to open</p> <ul style="list-style-type: none"> <li>*Two different rate tiers based on balance in account</li> <li>Tier 1 - \$0 to \$250,000</li> <li>Tier 2 - \$250,000.01 or more</li> </ul>	<p><b>Investor Elite Money Market</b> - minimum deposit of \$10,000 to open</p> <ul style="list-style-type: none"> <li>*Interest pays monthly ~ monthly statements</li> <li>*S/C of \$10 per statement cycle if balance falls below \$10,000</li> <li>*1 Rate Tier</li> </ul>
		<p><b>Health Savings Account</b> - no minimum opening deposit</p> <ul style="list-style-type: none"> <li>*Interest pays Quarterly ~ Quarterly statements</li> <li>*\$4.50 S/C if balance falls below \$100</li> <li>*3 Rate tiers based on balance (<i>Tier 1 - \$0 - 9,999.99; Tier 2 - \$10,000 - \$24,999.99; Tier 3 - \$25,000+</i>)</li> </ul>

# Additional Products & Services - **Consumer**

## ➤ **Internet Banking**

- ❖ E-Statements
- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Quicken & Quickbooks
- ❖ Geezeo - Financial Budgeting Tool

## ➤ **Mobile Banking App**

- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Manage Debit Card
- ❖ Mobile Deposit
- ❖ P2P Transfers
- ❖ Quick Balance
- ❖ Fingerprint/Face Recognition

## ➤ **Online Account Opening**

## ➤ **ClickSWITCH with CardSWAP**

## ➤ **E-Sign**

## ➤ **Online Loan Payment Portal**

## ➤ **Mastercard Credit Cards**

- ❖ Online customer portal

## ➤ **10 PS&Co owned ATM's**

## ➤ **MoneyPass - 40,000 S/C free ATM's nationwide**

## ➤ **Mastercard Debit Cards**

## ➤ **Instant Issue Debit Cards**

## ➤ **Christmas Club Account**

## ➤ **Full FDIC Ins. w/CDARS & ICS**

## ➤ **CD's ranging from 3 months to 5 years**

## ➤ **Fixed & Floating IRA's**

## ➤ **Safe Deposit Boxes**

## ➤ **Night Depository Bags**

## ➤ **Full suite of loan products:**

- ❖ Auto
- ❖ Personal
- ❖ Business
- ❖ Farm
- ❖ Real Estate
- ❖ Construction
- ❖ HELOC

# Business Deposit Accounts

New in  
2022

Opened to **Business & Public Fund Customers**

Non-Interest Bearing Checking	Interest Bearing Checking	Savings & Money Markets
<p><b>Business Checking</b> - minimum deposit of \$50 to open *Average daily balance of \$300 per month Required to avoid \$5.00 S/C *Monthly statements</p>	<p><b>Premium Business</b> - minimum deposit of \$500 to open *S/C of \$5.00 per statement cycle if the average daily balance falls below \$300 *must maintain a minimum balance of \$1000 to obtain the stated APY *Monthly statements *2 Rate Tiers based on balance (Tier 1 = \$1000 - \$49,999.99; Tier 2 = \$50,000 or more)</p>	<p><b>Investor Fund</b> - \$1000 minimum to open *Pays Interest Quarterly~ Qrtly Statements *S/C of \$5.00 per statement cycle if the balance falls below \$1000 *2 Rate Tiers based on balance  (Tier 1 = \$0 - \$49,999.99; Tier 2 = \$50,000 or more)</p>
<p><b>Public Fund Checking</b> - minimum deposit of \$50 to open *no minimum balance required to maintain *no monthly service charge *Monthly statements</p>	<p><b>Public Fund Interest</b> - no monthly service charge *Monthly statements *3 Rate Tiers based on balance in account (Tier 1 = \$0 - \$4999,999.99; Tier 2 = \$500,000.00 - \$999,999.99; Tier 3 = \$1,000,000.00 or more)</p>	<p><b>Investor Elite</b> - \$10,000 minimum to open *Pays Interest Monthly ~ Monthly Statements *S/C of \$10 per statement cycle if balance falls below \$10,000 *1 Rate Tier</p>
	<p><b>ICS Business DDA</b> - no monthly service charge *Monthly Statements *Must deposit at least \$250,000 to open Two Rate Tiers based on balance Tier 1 = \$0 - \$250,000; Tier 2 = \$250,000.01 or more</p>	<p><b>Business Savings</b> - \$50 minimum deposit to open *\$5.00 S/C if balance falls below \$50 *Pays Interest Quarterly ~ Quarterly Statements</p>

**Save More.  
Earn More.**  
**ICS Public MMA**



*With our ICS Network partnership, we can secure your large deposits while maintaining access to funds and earning interest on funds placed into this money market account. Enjoy the peace of mind knowing that your funds are eligible for multi-million dollar FDIC insurance.*

- \$250,000 minimum balance
- Earn 0.50% \*APY on balances up to \$250,000.00
- Earn 1.00% \*APY on balances over \$250,000.00
- Fully insured by the FDIC

\*APY = Annual Percentage Yield. APY is accurate as of 06/28/2022 and may change at anytime after the account is opened. \$250,000 minimum to open account. Amounts over \$2,000,000.00 subject to management approval. Transfers from an ICS Business Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card or similar order to third parties are limited to six per calendar month.

**PETE FISH SKILLS & Co.**  
BANK ESTABLISHED 1870

Member  
FDIC

# Public Fund ICS Checking Account

- Offered to Public Fund customers only
- Rate is based off of the IL Fund Index
- Rate is changed every Monday morning and is based off the Friday's ending rate.
- \$250,000 is kept in an account at our organization - the rest of the funds are swept to a shadow account at IntraFi and placed with other network banks to give our customer full FDIC insurance.
- These funds can be reciprocal or one-way sell (must be entire portfolio)
- Unlimited transactions per month
- The sweep is done automatically each night during batch and accrual.
- Statements are cut at the end of each month - the customer will get 2 statements (one from PSCO and one from IntraFi - we print and mail out together)
- All ICS accounts are centrally managed



Formerly Promontory  
Interfinancial Network

# Additional Products & Services - **Business**

## ➤ Internet Banking

- ❖ E-statements
- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Quicken & Quickbooks
- ❖ Positive Pay
- ❖ ACH Origination
- ❖ Wire Transfers

## ➤ Mobile Banking

- ❖ Account Transfers
- ❖ Alerts
- ❖ Bill Pay
- ❖ Manage Debit Card
- ❖ Mobile Deposit
- ❖ P2P Transfers

## ➤ E-Sign

## ➤ Mastercard Business Credit Cards

- ❖ Online Customer Portal

## ➤ Mastercard Debit Cards

## ➤ MoneyPass - 40,000 S/C

**Free ATM's nationwide**

## ➤ Access to Multi-Million \$ FDIC Ins. - ICS & CDARS

## ➤ 3 mo. to 5 year CD's

## ➤ Business Loan Products

## ➤ Remote Deposit Now - Merchant Capture Service

### WEBDEPOSIT MERCHANT CAPTURE

*PETE FISH, SKILES & CO.*  
BANK ESTABLISHED 1970

Imagine not having to rush to the bank to make your deposit before closing or taking valuable time away from your business. PS&Co WebDeposit Merchant Capture is a service that allows you to scan checks right from your desk and transmit the scanned images directly to your account at Petefish, Skiles & Co. Bank.

### SAVE YOUR BUSINESS VALUABLE TIME AND MONEY

- Reduce time and expense of traveling to and from the Bank.
- Eliminate the need to purchase deposit tickets.
- Reduce errors with automatic balancing.
- Research customer inquiries instantly utilizing the search feature.
- Accelerated deposits with same-day processing.
- Reduce the risk of checks being lost, stolen or misplaced in transit.

Flat Rate of  
\$262.92 per  
month  
additional  
scanners \$42.92  
each



**Expert Micro Elite Single-Feed Check Scanner**  
Perfect for businesses with a lower volume of checks per deposit.

The SmartSource Expert Micro Elite is Digital Check's newest intelligent check scanner, bringing full network-addressable functionality to a compact single-feed model

**Fixed monthly fee includes hardware, software license, routine machine maintenance, and full coverage replacement of equipment. No per item charges, no surprise fees.**

# Common Features

## (Limits and Fees)

---

Petefish, Skiles & Co  
102 W Beardstown St.  
Virginia, IL 62691

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

**Overdraft Fee Categories.** The categories of transactions for which an overdraft fee may be imposed are by any of the following means: check or draft, ACH, or in-person withdrawal.

Overdraft fee - each overdraft paid	\$25.00 per item paid
Nonsufficient funds (NSF) fee - each returned item/payment	\$30.00 per item returned/per presentment
Dormant account fee assessed when an account has not had activity for 12 months	\$5.00 per year while account remains dormant
Stop Payment Fees	on account for 6 months
Single Check, Both Check Number and Amount are known	\$10.00 per check
Single Check, Check Number or Amount only one is known	\$25.00 per check
ACH	\$25.00 per item
Watch Account Fee on account for 6 months	\$25.00 per request
Account Activity Print-out	\$4.00 per request
Account Research and Balancing	\$25.00 per hour
Cashier's Check	\$3.00 per check
Collection Fee	\$15.00 per item
e-Business Solutions	\$50.00 per month
Faxes (Sending)	\$1.00 per page
Garnishments or Levies	\$50.00 per request
Money Orders	\$3.00

3 per month available at no cost to Founders Club Members	per money order
Night Depository Bags	\$20.00 per year
Photocopies	\$0.25 per page
Debit Card Withdrawal Limits	Business Card
Point-of-Sale (POS)	\$3,009.00 per day
ATM Withdrawal	\$509.00 per day
Debit Card Withdrawal Limits	Consumer Card
Point-of-Sale (POS)	\$1,209.00 per day
ATM Withdrawal	\$509.00 per day
Debit Card Replacement Fee	\$10.00 per card
Wire Transfer Fees	
Outgoing - Domestic	\$20.00 per request
Outgoing - International	\$50.00 per request
Incoming - Domestic, via Federal Reserve Bank	\$50.00 per request
Incoming - International, via Federal Reserve Bank	\$50.00 per request
Safe Deposit Box Key Replacement Fee	\$25.00 per key
Must have one original key	
Safe Deposit Box Drilling Fee	\$425.00 per request
Paper Statement Fee	\$3.00 per month
Instant Issue Debit Card Fee (first card free to ID Secure Account holders)	\$10.00 per card

## LOAN-TO-DEPOSIT RATIO

<b><u>2022</u></b>		
March	.....	69.64%
June	.....	69.30%
September	.....	70.18%
December	.....	71.03%

<b><u>2023</u></b>		
March	.....	69.50%
June	.....	70.26%
September	.....	68.43%
December	.....	76.17%

<b><u>2024</u></b>		
March	.....	73.54%
June	.....	77.47%
September	.....	80.20%
December	.....	77.53%

<b><u>2025</u></b>		
March	.....	73.72%
June	.....	77.81%
September	.....	84.45%
December	.....	81.53%

# CRA Mapping Report

December 31, 2025

## INSIDE SERVICE AREA

Census Tract	City	Deposit Totals	Loan Totals
0101.00	GREENVIEW & ATHENS	\$11,202,755.07	\$5,705,539.82
0102.00	PETERSBURG	\$36,290,858.85	\$22,266,472.67
0103.00	OAKFORD, ATTERBERRY & TALLULA	\$11,425,078.43	\$9,453,753.54
9514.00	CONCORD, CHAPIN & MEREDOSIA	\$4,940,451.02	\$12,336,540.55
9515.00	PRENTICE, ARCADIA, LYNNVILLE & NORTH MORGAN CO.	\$4,839,884.79	\$7,106,286.83
9516.00	JACKSONVILLE - EAST	\$1,558,349.54	\$1,206,175.54
9517.00	JACKSONVILLE - CENTRAL	\$15,702,473.54	\$6,939,332.99
9518.00	JACKSONVILLE - WEST CENTRAL	\$4,857,280.95	\$3,406,513.50
9519.00	JACKSONVILLE - WEST	\$9,992,013.47	\$12,342,437.09
9520.00	JACKSONVILLE - SOUTH EAST	\$3,184,705.46	\$6,212,450.29
9521.00	JACKSONVILLE - SOUTH WEST	\$6,636,093.23	\$4,500,503.70
9522.00	MURRAYVILLE, WOODSON & PISGAH	\$14,744,833.47	\$10,998,161.00
9523.00	FRANKLIN, WAVERLY & ALEXANDER	\$657,505.06	\$3,421,311.08
9563.00	FOREST CITY & MANITO	\$213,461.04	\$142,374.83
9564.00	TOPEKA	\$5,345,798.14	\$4,261,334.11
9565.00	HAVANA	\$19,969,535.80	\$4,245,589.18
9566.00	BATH, KILBOURNE, SNICARTE & MATANZA BEACH	\$11,427,108.67	\$14,518,312.22
9567.00	EASTON	\$777,107.99	\$1,988,677.68
9568.00	MASON CITY	\$534,404.87	\$950,674.20
9601.00	CHANDLERVILLE, ASHLAND & PHILADELPHIA	\$13,894,589.59	\$14,640,460.56
9602.00	VIRGINIA & ARENZVILLE	\$55,028,504.55	\$37,622,892.80
9603.00	BLUFF SPRINGS & RURAL BEARDSTOWN	\$45,530,937.72	\$29,754,968.99
9604.00	BEARDSTOWN - WEST	\$13,485,759.81	\$6,411,616.97
9605.00	BEARDSTOWN - EAST	\$11,833,646.60	\$3,509,528.41
9706.00	BLUFFS & EXETER	\$4,442,228.75	\$3,315,647.62
9707.00	WINCHESTER, MANCHESTER & GLASGOW	\$29,134,458.98	\$29,872,689.50
<b>INSIDE SERVICE AREA - Total</b>		<b>\$337,649,825.39</b>	<b>\$257,130,245.67</b>

## OUTSIDE SERVICE AREA

Census Tract	City	Deposit Totals	Loan Totals
OUTSIDE SERVICE AREA	OUTSIDE SERVICE AREA	\$60,818,944.84	\$84,207,425.74
<b>OUTSIDE SERVICE AREA - Total</b>		<b>\$60,818,944.84</b>	<b>\$84,207,425.74</b>
	OVERDRAFTS		\$300,788.44
	LOANS UNPOSTED		(\$819.58)
	LOAN SETTLEMENT		\$0.00
	LOAN PAYMENT SUSPENSE		(\$892.65)
	LOAN MATTERS IN TRANSIT		(\$90.26)
	TOTAL MISC LOAN ACCOUNTS		(\$1,395,032.44)
	CREDIT CARDS		\$481,787.43
	CDARS/INCLEARING	(\$1,011,613.88)	
	DD2683 - Offage (due to postings made after month end)	\$131,062.89	
	CHECKING - TRUST CLEARING (2000200)	\$147.00	
	DDA UNPOSTED	\$12,440.59	
	DDA SETTLEMENT	(\$208.34)	
	CD SETTLEMENT	\$208.34	
	CDARS RECIPROCAL	\$20,131,512.20	
	FV ADJ FIXED MATURITY DEP PREMIUM	\$450.00	
	OVERDRAFTS	\$300,788.44	
	OVERDRAFT IN REPURCHASE AGREEMENT ACCT (WETH #903612)	(\$98,448.36)	
<b>Overall - Total</b>		<b>\$417,935,109.11</b>	<b>\$340,723,412.35</b>

## **Home Mortgage Disclosure Act (HMDA) 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 Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). *HMDA data for many other financial institutions are also available at this Web site.*